

NO 14



SATURDAY NIGHT



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"THE PAPER WHILE"

TORONTO, CANADA, FEBRUARY 19, 1927

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The FRONT PAGE

Mr. Ferguson's Control Board

No doubt this success is in a large measure due to the fact that he does not permit narrow party considerations to influence him. After the death of that amazingly able and energetic man, Sir Adam Beck, there was much discussion as to who could be found to fill his shoes. Doubts were reassured when it was announced that the eminent engineer and public man, Hon. C. A. Magrath had accepted the office, and though Mr. Magrath had little or no previous connection with Ontario public affairs the appointment was deservedly hailed on all sides.

Similarly in the case of selections for the Commission which is to direct Government Control of the liquor traffic in Ontario, there existed the usual skepticism in certain quarters as to the Prime Minister's ability to find the "strong man" or "strong men" that he had promised during the recent election campaign. Some newspaper went so far as to suggest that he had been "spouting." This was because the various individuals whom newspapers had guessed at as possibilities made it clear that they were unwilling to accept office. There is an old political story in London, which appears in many books of memoirs. Forty years ago the late Lord Randolph Churchill suddenly resigned the post of Chancellor of the Exchequer and imagined that he had put the Salisbury administration in a hole. Next day he found a financier of the highest eminence in the person of Sir John Goschen had accepted the Chancellorship with the unanimous approval of the British people, and his own political career at an end. As the saying went at the time "Randy forgot Goschen." Well, a good many people who were canvassing the field in Ontario forgot about D. B. Hanna, and they also forgot Mr. Ferguson's proven ability to find able men to serve him whenever he wants them.

The great abilities of Mr. D. B. Hanna have never been questioned at any time. Even when the railway combination of Mackenzie and Mann was very much the subject of controversy and criticism, it was universally admitted that in Mr. Hanna they had an executive administrator of a very high order. His public services during the initial period of Canadian National Railways also met with general approval throughout Canada. Mr. Hanna is a Scottish Canadian, truly described in Juvenal's proverbial phrase "*Mens sana in corpore sano*," and everyone is convinced that he will bring sound judgment, breadth of view, energy and decision to what is admittedly a difficult task. He will have as associates two men of marked ability in Hon. Dr. Marion, M.P. of Fort William, and Mr. Stuart McClenaghan of Ottawa. Dr. Marion's war services as well as the capacity he showed as a Cabinet minister at Ottawa during the reconstruction period, leave no doubt of his fitness for his duties. While Mr. McClenaghan is not so widely known, everything that is known of him is favorable. He is a man of proven business ability and fine personality, and the trio altogether constitute a Board that inspires public confidence in the success of Government Control in Ontario.

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Abolition of Sales Tax on Clothing

The press, irrespective of party affiliations, seems to be favorable to the request laid before Hon. Mr. Robt, the Minister of Finance, late in January, that the five per cent. sales tax on wearing apparel be abolished. In Toronto the "Globe," "Star," and "Mail and Empire" are unanimous in favor of the proposal, and no doubt the "Telegram" will take a similar view when it finds out the relationship between this question and Hydro. The war led to a great deal of direct taxation in most countries, but the tendency of the times is toward reduction or abolition of certain specific imposts. It is the mainstay of President Coolidge's hopes for re-nomination in the United States next year. In Great Britain Rt. Hon. Winston Churchill, Chancellor of the Exchequer, recently announced to a grateful nation that despite the serious blow dealt to Great Britain by last year's coal strike he would be able to reduce direct taxation this year.

Mr. Robt desires to reduce the income tax and finds a large body of opinion favorable to doing away with it altogether, so soon as the finances of the country will permit it. Unfortunately it would be difficult to abolish it. The war led to a great deal of direct taxation in most countries, but the tendency of the times is toward reduction or abolition of certain specific imposts. It is the mainstay of President Coolidge's hopes for re-nomination in the United States next year. In Great Britain Rt. Hon. Winston Churchill, Chancellor of the Exchequer, recently announced to a grateful nation that despite the serious blow dealt to Great Britain by last year's coal strike he would be able to reduce direct taxation this year.

The matter came before the Ontario legislature on February 11th in the form of a resolution by a private member, Mr. Horne of South Waterloo, who represents the Labor party in the house, which was accepted by the Ferguson Government on its being amended to conform with the resolution adopted by the inter-provincial conference. A very important consideration in connection therewith is that the vote in favor of excise reduction was unanimous—supporters of the Liberal leader, Mr. Sinclair, and the Progressive leader, Mr. Raney, who espoused the O. T. A. in the recent elections, uniting with the Conservatives in approving the resolution.

This federal taxation is not of the King Government—authorship; it was an inheritance from the Union government and was devised by Sir Henry Drayton while Minister of Finance for Canada, at a time when he was seeking revenues from every possible source to meet war indebtedness. Many "dry" at the time no doubt favored it, but experience had convinced everyone who has given serious thought to the situation, whether Liberal, Progressive, or Conservative, that the effect of the tax in its present dimensions is to encourage illicit traffic. It does not follow that the federal treasury would be a serious loser by the suggested reduction. Any steps it takes to assist the provincial administrations to wipe out the illicit

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Zangwill's chapters on the land once called Acadia. Of his fiction dealing with Hebrew characteristics, "Dreamers of the Ghetto" is easily the most remarkable production. Heine, Spinoza and Disraeli represent the Jew in poetry, philosophy and politics, and in "The Primrose Sphinx" Zangwill has given the world a brilliant sketch of the premier who anticipated modern imperialism. Nor is the artistic side of Disraeli forgotten, for we are told that he "felt all the tragedy of vanished Rome, all the marble appeal of ancient Athens." Zangwill, indeed, had a marvellous gift of words. This Semitic novelist used the English language with such brilliant facility that his sentences became jewelled strings of prose, flashing before the dazzled eyes of his English readers.

In "The Master" Zangwill's gift of epigram far outdoes the efforts at smartness of some of our modern novelists. This novel, published more than thirty years ago, is startlingly modern in its crispness of repartee. The description of the modern literary celebrity at a fashionable reception as "an unfortunate lion who was to be thrown to the Christians" is poignantly appropriate. His reference to a coarse-grained artist who attempted the study of delicate young girls as a Pan who tried to portray Psyche is a gleam of genius. Thoroughly Hebrew was Zangwill's sensitiveness to the beauties of art and the appeal of drama. There is a great melancholy beneath all his studies of either Jewish or cosmopolitan life and he declares that Shakespeare's description of human existence as

"A tale told by an idiot,

Full of sound and fury,

And signifying nothing."

is absolutely comprehensive. "He found," says Zangwill, "the supreme expression for life as he had for everything in life." Yet Zangwill was too keenly alive to the freshness of life's springtime ever to become a blank pessimist. There was always something in an English April which appealed to his heart and which gave him understanding of the great Disraeli's love of the primrose England has never shared the continental persecution of the Jew, and modern British royalty, especially in the case of King Edward VII, has shown ready recognition of the nobility and charm of such families as the Saxe-Coburgs and the Rothschilds. Hence there was prompt appreciation of Zangwill's literary gift, and it seemed as if the young novelist would go far. But during the Boer War Zangwill turned aside into political paths and lost the charm of his early artistry. His pacifist views were unpopular and in "The Mantle of Elijah" he practically attacked Joseph Chamberlain and his colonial policy and his career in fiction degenerated into a series of misadventures. The return of the Jews to Palestine induced stronger ties between Zangwill as a patriotic cause and he was convinced that the turbulent leader made little appeal to "Sionites" at the time residing in London or New York. His later years were those of disillusion and disappointment.

Yet Zangwill has no cause for despair. His books should remember us nothing of gloomy gloom than that magical play "Moby Dick." After many years of silence, Marion made a tragic drama, "Dante's Inferno," which reached London in a curtain of its own. The brightness of Zangwill's memory should be illumined.

Toronto's Need The new Toronto General Hospital, now for Hospital Extensions, is planned to accommodate 1,000 patients in sixteen wards, but despite

The Tragedy of Empress Carlotta Napoleon the Third's Attempt to Re-Establish European Absolutism in Mexico Recalled by Her Death By L. A. M. Lovelkin.

THE year 1848 marked an era of political disorder in France. Louis Philippe abdicated and Louis Napoleon Bonaparte, nephew of the first Emperor, a bold and ambitious adventurer, obtained by more or less creditable means the Presidency of a Republic where he proved a poor parody of the First Consul. The glamour surrounding the name enabled him in 1852, by means of a nominally free, but really coerced, vote, to obtain the throne as Emperor, to wield for a time an autocratic sceptre. But the situation was a dangerous one and such a regime had to be maintained by adventurous aids. The French people at large had to be amused and their attention distracted from their own national affairs. They had to be dazzled, and the Crimean war, the war with Austria, and the deliverance of Italy were spectacular performances with this end in view. The condition of Mexico was such as to afford a stage for a political drama and was very soon the scene of secret plotting by French spies and Mexican revolutionary conspirators and financial and other matters afforded a pretext for action, and in 1861 France, jointly with Britain and Spain, signed a convention to compel Mexico to fulfil the obligations solemnly contracted, and to give a guarantee of a more efficient protection for the persons and property of our respective countrymen. Any intervention in the domestic affairs of the nation was distinctly disavowed. It was never

thrown under the feet of the French on their entry into Mexico." Then came the reinforcement of the French army and the appointment of Bazaine as Commander in Chief, later the chief figure in the Metz fiasco, one of the disastrous episodes of the Franco-Prussian war. It is right to concede him every credit for wisdom in directing matters political as well as military, and had he been allowed free action much disaster would have been averted. In 1864 Maximilian landed in Mexico with his wife, who unwittingly came to a bed of sorrow and thorns. He applied himself conscientiously to the execution of a hopeless task in the face, as he was, of civil turmoil, conspiracy and falsehood, which only ended in his ultimate betrayal into the hands of Juarez, who led armed insurrection against the Empire. It was not surprising that the Judas in the case was a typical Mexican named Lopez, one of the personal staff and the recipient of favors and possessing the confidence of both Emperor and Empress. It was not long before the tragedy at Queretaro followed and Maximilian went to his death, June 19th, 1867, at the hands of the semi-civilized half-breeds he had been duped into serving.

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EMPRESS CARLOTTA, whose long life recently ended after she had been in the shadow of death for many years, was at the time in Europe, and the last act of the tragedy in Mexico was never known to her. Daughter of the King of the Belgians, Marie Carlotta had, like her husband, entered the misrepresentations of the Napoleonic agents and entered enthusiastically into the work she had been led to suppose was a woman's mission of a high order. She was speedily undeceived. An astute woman, though over-credulous and apt to think others as honest in intention as herself, she found that the sham Imperialism upheld by the points of French bayonets was merely a tinselled veil hiding falsehood, conspiracy and treachery. But despite all this she never flinched or hesitated in her thankless task. What she might have accomplished can now be only a question of speculation. The seed she sowed was good but it fell on barren soil, yet it can hardly have been sown in vain. Social, charitable and educational institutions were unknown to Mexico, and these the Empress endeavored to promote and cultivate and she spared neither effort or money in the work. Her private munificence was very great, her weekly dole amounting to ten thousand francs, according to our official statement, after the collapse of the Empire. But it was given without ostentation as an unfriendly critic has written that "her name will ever leave a shining track in the history of that unfortunate country, Mexico." The story of the pathetic end of her life blighted in its prime can be but briefly told. At a certain critical moment Maximilian proposed to abdicate. The Empress, not despairing, advocated delay while she went to Europe to ask for intervention.

Maximilian's troubles were at the time made more acute by the fact that in a covert way the United States Government was encouraging the revolutionaries. A letter in fact had been brought to light from Lincoln himself to Juarez in which he says, "we are not at open war with France but reckon on money, common and voluntary enlistments, all of which we shall countenance." It will be remembered that his successor, the accidental President Johnson, acted in much the same way in the case of the Fenians who were conspiring against Canada, encouraging and even arming them. Marie Carlotta embarked on her mission with the understanding that if she failed Maximilian was to abdicate and return to Europe. She landed at St. Nazaire, August, 1866. Her coming was unexpected and decidedly disagreeable to Napoleon III, and discouragement and failure met all of her efforts. She had arrived at a most inopportune time, just after Austria had been crushed at the battle of Sadowa and was prostrate at the feet of Prussia. So, from the House of Hapsburg nothing could be expected. To Napoleon the fountain of all her woes, poor Carlotta first appealed. He acted like the treacherous adventurer he was, and was at first too sick to see the distressed woman. She, however, obtained an interview, long and angry, with M. Drouyn de Lhuys, the Minister of State, and forced him to obtain audience with the Emperor. It was vehement and recriminatory. As recorded by the unfortunate Princess, it indicated the collapse of her nervous system and the outbreak of insanity which shortly after followed, never to end, dates from this interview. The Pope, to whom she also appealed and looked to with confidence and almost certainty, extended neither hope nor comfort to the unhappy woman, though he protected her until she could be sent to Belgium, her home. Then it was her very son withered, reason gave way. She sat until her death, a few weeks ago, in the realms of mental darkness. Hopelessly insane from that time to the present she merely existed with a vision of days that have gone with her beloved Maximilian ever before her and a spectral expectation of an early reunion with him in her sometime palace across the ocean. Now the curtain has fallen on her long and tragic sojourn in darkness and the shadow of mental death.



THE LATE EMPRESS CARLOTTA
From a print issued during the time she sat on the throne of Mexico, sixty years ago.

respected, either by Britain or Spain, that under cover of this legitimate proceeding there lay a network of Napoleonic scheming worthy of Machiavelli. But the Emperor had calculated on the opportunity for a coup d'état that he had been lurking in his brain a design which he exposed later in a letter to General Torrey to restore to the Latin race its power and prestige on the Western Hemisphere against the encroachment of the Anglo-Saxon. He would have undermined the principle asserted by George Canning against the Holy Alliance and adopted by President Monroe and unfortunately later misinterpreted and paraded as a "Doctrine" invented by the latter.

THE Napoleon scheme began to assume an active form and in the commencement of the year 1862 the warships of Britain, France and Spain lay before Vera Cruz with seven thousand Spanish and three thousand French soldiers on board, and Feliuary saw them on shore under command of the Spanish General Prim, and so commenced the first act of a tragedy written in letters of blood. Negotiations commenced and an agreement satisfactory in terms was signed in which the Mexican authorities vowed themselves to be amenable to reason. At the time the country was in a state of dire confusion being in fact in the throes of the two hundred and fifteenth secession it had enjoyed in the course of less than half a century. Benito Juarez, an Indian of some education but cunning, crafty and cowardly, was President de facto and to him the combined nations looked for immediate redress. But at the outset there arose a snag in the ranks of the Allies, for it specially became clear that Napoleon's designs covered much more than the mere obtaining of redress for persons wronged and guarantees of future security. For with his army there came semi-official General Almonte, a notorious and unprincipled advocate and promoter of a Mexican monarchy.

Britain and Spain, seeking only justice and no conquest, refused to be parties to French intrigue and withdrew from the expedition leaving France alone in the field. Before this the Archduke Maximilian of Austria who had some knowledge of South America had been sounded by Napoleon as to his acceptance of a throne in Mexico, and being led to believe that his acceptance was a duty and the means of saving the country from political and moral chaos accepted the offer. But it was on the condition that Britain and France would support him with moral and material guarantees. This was at the moment when the triple combination was commencing to act and the arrival of their forces at Vera Cruz was speedily followed by the revelation of French designs and the disruption of the expeditionary armament. The entry of the French into the City of Mexico was as officially reported with rejoicing on the part of the people. But it was not effected without some severe fighting and one serious defeat. It was ere long followed by the convening of an Assembly of notables which solemnly offered the Imperial Crown to the Archduke. The value of this as a national demonstration may be seen in a memorandum written by an eye witness, a French officer, who has recorded, "we had to pay for the apparel of some of the notables, just as we had to pay for flowers which were



HON. DR. MANION, M.P.
One of the members of the Ontario Government Control Commission announced recently by Premier Ferguson. Dr. Manion represents Fort William in the House of Commons and has been a prominent public figure for ten years. He was awarded the Military Cross for his services during the Great War. He was Minister of Civil Re-establishment in the first Meighen administration and Postmaster-General in the second, and is widely known as a public speaker.



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National Problem Solved

By John Lanigan Charlesworth

THE idea came to me while I was shaving. Ideas frequently do at that hour, particularly if the blade be sharp and the beard well softened. Then a train of thought will sometimes run as smoothly as Mr. Gillette's ingenious invention slides over the lathered face.

And so it happened on this morning. Fragments of a heated argument of the previous evening still clung to my mind as stubbornly as bristles will cling to the hollows of the face. The subject had been Canada's national problems. We had discussed the Maritimes' struggle for their rights; attempted to work out an equitable scheme of freight rates; consulted maps and encyclopaedia to settle the practicability of the Hudson's Bay Railway; and had nearly come to blows over the tariff.

In short, the evening had been a complete session of the House of Commons in miniature. The parallel is exact, for we had adjourned without settling anything except the utility of democratic institutions.

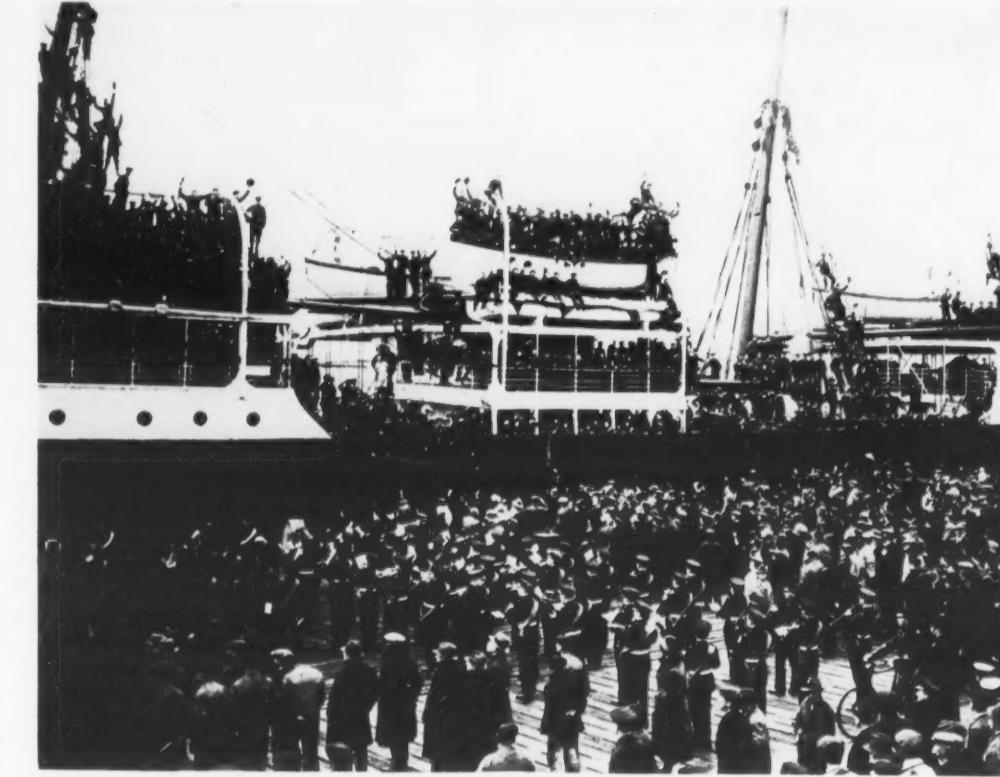
That was the chief point that remained in my mind as I started to work up the lather. "And that isn't very helpful," I thought, "since we are committed to a democratic form of government, with all its inherent weaknesses and follies. Neither the B. N. A. Act nor the late Imperial Conference made any provision for a Mussolini and there doesn't appear to be such a person in Canada anyway."

At this point I lathered my chin with especial vigour. "The trouble with all our problems," I said to myself, "is that there are just as many people opposed to my suggested solution as there are in favor of it. If the Western farmers want to ship their grain through Hudson's Bay or Vancouver, there are plenty of Easterners ready to show that such a proceeding would ruin the country. Manufacturers are shocked almost every day by the benighted ignorance of the Vandals who would destroy the sacred tariff."

Here I commenced to shave.

"If only there were some problem on which all parties were agreed!" I sighed.

Immediately I was confronted by a personal problem. In one corner of the shelf rested and rusted a pile of discarded razor-blades. How often had I increased it, frowning as I considered that some day I must get rid of the lot. There was a problem for anyone possessed of a sensitive conscience. Bury the accursed things and some



MARINES' LAST GLIMPSE OF ENGLAND
An impressive photograph taken at Portsmouth when the troopship "Minnesota" left for China with the 1,000 Royal Marines who are to form part of the Shanghai Defence Force. The men lined the rigging and took up every point of vantage to wave their last farewells to their sweethearts, wives and children assembled on the jetty.

innocent dog might dig them up with painful if not fatal consequences. Thrown in the street they were a menace to tires. In the garbage they might cut the unsuspecting collector, causing blood-poisoning; or, if he escaped, what of the suffering hogs who might be the ultimate consumers?

And then, since I had been thinking nationally, I perceived that this problem too was national. In thousands of homes throughout this glorious Dominion it must daily arise. In thousands of homes the setting sun saw it still unsolved. This surely was a matter worthy of the country's finest brains.

Inspiration flashed upon me. The Government could be forced to deal with this issue of gravest import to the adult male population.

I parcelled the blades in three thicknesses of stout brown paper, put the package in an envelope and addressed it to the Prime Minister, Ottawa. It did not even require a stamp.



O. St. C. O'MALLEY
Charge d'affaires of the British Embassy at Peking, who has been for some weeks at Hankow in charge of negotiations with the Cantonese (Nationalist) leader, Eugene Chen.

Mederic Martin Wants a Stampede

By P. H. Luce

RESIDENTS of Montreal may be thrilled by a real western stampede next year, if Mayor Mederic Martin can translate his desire into action. The eastern metropolis has never seen bull-dogging, steer riding, broncho-busting, wild cow milking, chuck wagon outfit, or any of the other colorful spectacles that go to make up the vivid representations of life on the open range, but it is safe to assume tens of thousands would flock to the first rodeo after the versatile mayor had press-agented it in his inimitable way.

Mayor Martin saw his first stampede last year while in Calgary with the party of University of Montreal students that visited the west in the interests of the Bonne Entente movement. The mayor could hardly tear himself away from the stadium; even after the programme was through he lingered around the corrals talking with the cow boys and looking over the mean horses at close range. One afternoon he stood in the pouring rain for hours watching the wild cow milking contest and the wild horse race, deaf to all pleas that he should seek shelter.

"I never passed a more pleasant afternoon in my life," he said later. "I was soaked to the skin, but I didn't mind it at all. It was worth while getting wet to see those cows refuse to be milked, and I certainly got a great kick out of the wild horse race. I am going to do my best to have these cow punchers come to Montreal next year and give us exhibitions. Quebec has never seen anything like it!"

A Carroll Limerick

THE only Limerick known to have been written by Lewis Carroll, author of "Alice in Wonderland", is printed in a book called "Further Nonsense", a collection of verse and prose by Carroll, published this week. It runs thus:

"There was a young lady of station,
'I love man' was her sole exclamation.
But when men cried, 'You flatter'
She replied, 'Oh! no matter.'

Isle of Man is the true explanation."

Carroll sent this Limerick to Miss Vera Beringer, the child actress who played the part of Little Lord Fauntleroy in the play of that name. He died nearly twenty-nine years ago, and the present book is made up of a number of verses and humorous articles which he wrote when he was a youth, and extracts from letters to children.



STEWART MCCLENAGHAN, EX-M.P.
The eminent Ottawa public man who represents Eastern Ontario on Premier Ferguson's Government Central Board. He was born in 1866 at Oxford Mills, Grenville County, Ont., but has lived in Ottawa from boyhood. He has had a most successful commercial career and is a prominent member of the Eastern Ontario Merchants Association of Canada. He has long played a prominent part in the public affairs of the federal capital and was one of the representatives of the federal capital in the last parliament.



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Employee—"Sir, can you let me off to-morrow afternoon to go Christmas shopping with my wife?"

Employer—"Certainly not! We are too busy!"

Employee (much relieved)—"Thank you, sir, you are very kind!"—*The Passing Show (London)*.

Happy Thought

BEN PERRY had as his guests this week Mrs. Ben Perry and daughter, Miss Peggy—New Mexico paper.

Familiar Touch

Stick-up Man—"Gimme your money!"
Mr. Peck (absent-mindedly)—"Yes, my dear!"—*Colgate Banter*



Canadian Folk Songs
A Timely Volume for Canada's Diamond Jubilee Year
By Hal Frank

A VOLUME of particular timeliness this year of the Diamond Jubilee of Confederation is "Canadian Folk Songs," selected and translated by Mr. J. Murray Gibbon, and published by J. M. Dent & Sons, Ltd. There are many English-speaking Canadians who are unaware that Canada is rich in folk-song; this due to the fact that these songs are for the most part native to the province of Quebec and have been heard rarely outside of the French language. It is the praiseworthy intention of Mr. Gibbon's collection, by means of his excellent English versions of the French lyrics, to bring to the wider notice of Canadians at large the beautiful chansons that have been sung to the dip of the paddle, the clash of the axe and the glow of the evening logs by many generations of the habitant.

Many of the songs that the French-Canadian sings were brought from Old to New France by the early settlers and handed down. Of these, several thousands have been collected, the lyrics of some remaining faithful to the faraway life of Europe, whilst others have been changed to reflect the vigor of the new life in the new world. The thirty songs that Mr. Gibbon has chosen to comprise his collection, however, are not, as he points out, confined to the chansons

It is a folk-song that has parallels in many countries of Europe, and there is an English version to be found in Cecil Sharp's "Folk Songs from Somerset" under the name of "The Two Magicians". The modern words of "Un Canadian Errant" which have been linked to this tune, were written by Gerin-Lajoie at the time of the troubles of 1837-1838, and reflect the sorrowful state of mind of the exile:

From his Canadian home,
Banished a wanderer came,
And full of tears would roam
Countries that strangers claim.
Thoughtful and sad one day,
Down by a river bed
As the streams slipped away
These were the words he said:

"If you my land should see,
My so unhappy land,
Say to my friends from me
They in my memory stand..."

We quote:

"Vive la Canadienne" is another Canadian song with modern words written to the tune of an old French chanson, "Par derrière chez mon pere" ("Back there at my father's cottage"). But in most cases the old words are still sung, telling of things that belong to Europe rather than to New France. The "donkey" in "Marianna s'en va-t au moulin" is an animal practically unknown in Quebec. These chansons sing of princes, knights and shepherdesses in a country where princes, knights and shepherdesses are certainly not recorded on the census lists. Nantes, and Rouen, Paris, St. Denis and La Rochelle are the cities celebrated in these songs, although the singers from whose lips they were collected may never have crossed the boundaries of their county.

Of the native songs of Canada, the oldest known, we are told, is the lament of the dying trapper, Cadieux, "Petit rocher de la haute montagne" ("Oh, little rock of the high mountain"). The poem was found written in blood on a piece of birch-bark beside the body of Cadieux, after he had attracted the attention of the hostile Iroquois to himself in order that his comrades of a hunting party might escape down the rapids of the Ottawa. "Tenaouich! Tenaga, Ouchik'a" is another ballad of early backwood days, which tells of a voyageur hearing from an old Indian of the death of his comrade and how he received a Christian burial.

Two of the most popular of modern French-Canadian songs have been inspired by the life of the lumberman: the rollicking "Les Raftsmen," and "Dans les chantiers nous hiverrons" ("To Camp well go for our winter home") which reflects the joy of the lumberman released to the sweets of home-life again. "Envoyons d' l'Avant, nos gens" ("Send her on, along, along") is a rhythmic song of the paddlers, and "Yonpe, Yonpe, sur la riviere" ("Yonpe, Yonpe, river along") a lively humorous account of an unsuccessful wooing, with the constant vigorous refrain:



GEOFFREY O'HARA
The well known composer who harmonized many of the melodies in "Canadian Folk Songs, Old and New."

brought out from Old France. They embrace also the songs that have sprung as a new birth out of the rich soil of pioneer life in Quebec, as well as those of the modern, robust ballad-mongers.

"Un Canadian Errant," the melancholy strains of which, according to Mr. Gibbon, may be heard from Nova Scotia to the far northern wilds of Athabasca, is an example of the adaptation to a new sentiment of an old French chanson, "Si tu te mets anguille," the translation of which begins:

"Back of my auntie's house,

There you will find a pond,

I'll make myself an eel,

Eel swimming in the pond,"

"If you become an eel,

Eel swimming in the pond,

I'll turn to fisherman,

I'll fish you back to ground,..."

All of these appear in this collection, which is, indeed, one of delight-

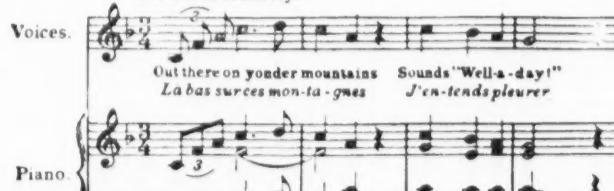
Out there on yonder mountains.

Là-bas sur ces montagnes

Harmonized by
OSCAR O'BRIEN.

Melody and words
Collected by OSCAR O'BRIEN.

Slow and tenderly.



From "Canadian Folk Songs Old and New," English versions by J. Murray Gibbon, published by J. M. Dent and Sons of Toronto.



JOHN MURRAY GIBBON
The well known novelist who made the English version of "Canadian Folk Songs, Old and New."

ful and picturesque song, and Mr. Gibbon has provided singable and easy English words that have largely retained the spirit of the original. Selected from Ernest Gagnon's "Chansons Populaires du Canada" they have been provided with attractive musical settings by Geoffrey O'Hara and Oscar O'Brien, the two well-known Canadian composers. Mr. Gibbon makes acknowledgment to Charles Marchand, the noted French-Canadian singer, for the assistance he rendered, and it might be indicated that there is also an excellent article by M. Marchand in this volume on the interpretation of the songs of Quebec. Suitable decorations by Mr. Frank H. Johnston appear throughout the book.

Limiting the Statues

LITTLE hitherto has been heard of the activities of the Fine Arts Commission established by Mr. Baldwin which it is hoped may fulfill some of the functions of the Ministry of Fine Arts without which no French Cabinet is complete. The Royal Commissioners include Sir Reginald Blomfield, the Earl of Crawford and Balcarres, Sir George Frampton, Viscount Lee of Fareham, and Sir Edwin Lutyens, and recently they issued a very interesting report which deals with some problems submitted by the Government and by public and quasi-public authorities. Among some apt criticisms of the taste, or lack of taste, shown in designs for buildings and monuments, there appear the following remarks: "It has, for instance, occurred that some public-spirited offer to erect a memorial or to decorate a building has proved on examination to be unacceptable, either owing to the style or character of the design, or because the circumstances of the case do not justify additions to an existing building. It seems to be generally thought that the beauty of a town is necessarily enhanced by the erection of a monument, whereas our experience convinces us that monuments should be accepted only if, in addition to their purpose as memorials, they have definite artistic value." Another matter on which the Commission have been frequently consulted is the suitability and siting of statues. In some central areas of London the best sites are now occupied, and it is felt inadvisable to multiply statues in the London parks with the freedom exercised in Paris, Rome and Berlin. The Commission believe that crowded thoroughfares afford the best places, on the assumption that if many people pass along a street many people will see the statue. The Commissioners are definitely opposed to the destruction of Waterloo Bridge, but have generously assisted the L.C.C. in its plans for a new bridge. They also place on record their opposition to the Bishop of London's scheme which involves the demolition of many of the City churches.

How It Ended

THE editor of *The Weekly Telegraph* in announcing a new serial story that is to be complete in ten weeks, refers to older-fashioned serials which ran for six months or even longer. Then he adds: "A good story of a long-drawn-out serial was once told me by a journalist long since dead. I suppose the incident must have happened seventy years ago. He was appointed editor of a provincial weekly, which was running a serial story by a local writer. It had been running for many months, and the new editor was anxious to see the end of it. 'By-and-bye,' said the author. Weeks went on and so did the serial, without any sign of a conclusion. At last the editor got desperate. He obtained a list of all the characters in the story, and wrote a final chapter himself, in which he put all the characters on board a ship and wrecked it without a survivor!"

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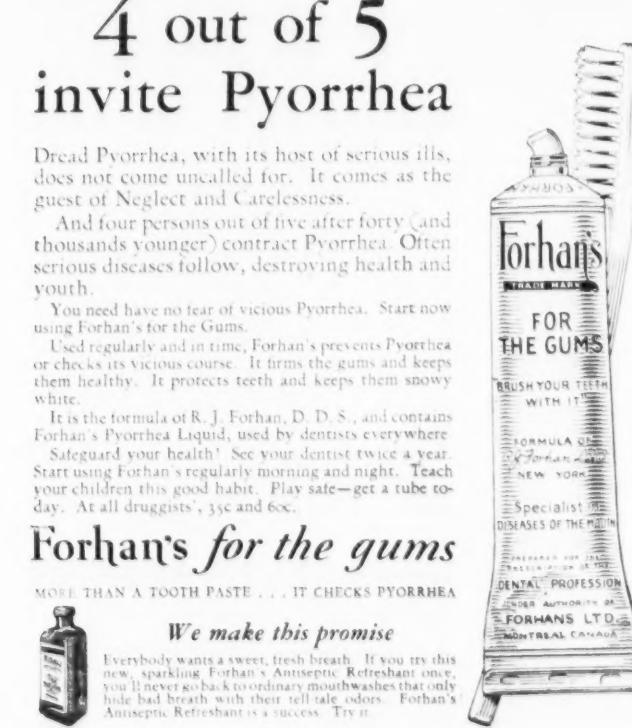
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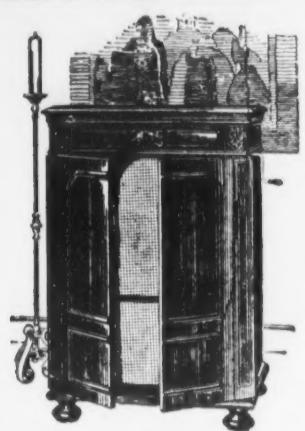
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DORIS PATSTON
One of the principals in the cast of
"Katja," the musical comedy coming
to the Royal Alexandra Theatre next
week.

mystical emotional appeal of music created but a few years afterward. It was rendered with a glowing, fluent, intimate beauty of expression. Seemingly, however, Mr. Britt, the cellist, failed to do himself justice. He was heard here last autumn with the Mischa Elman Quartet and a few seasons ago with the Letz Quartet, and on those occasions his tone and expression had more breadth and quality than were evident on Monday night. Nevertheless Mr. Britt is a most finished musician well worthy of his new associations, and greater familiarity with them will no doubt produce better results. Opus 35, which followed the work of Beethoven's fortieth year, showed the composer in his most radiant aspects. Strangely enough it has no slow movement. All four sections are either Allegro or Allegretto, marked by an inimitable buoyancy and wealth of utterance, closely knit, each an integral part of the whole, and the superb vitality and charm of the playing of Mr. Levey and his associates made the rendering a triumph.

Opus 130, the work of the composer's physical decline, has no such cohesion as its predecessor on the programme. It is more like a suite than a classical quartet. There is little musical connection between the six episodes, and few of them rise to a real climax. Yet each is individually charming and the fifth ("Cavatina") is ravishingly lovely in lyric expression. The work was played with a delicacy and distinction that were at all times captivating. As to the "Great Fugue," the composer's last quartet, my own feeling was that it was well to have heard it because one's education having been completed, one need never take the trouble to listen to it again. It makes stupendous demands on the interpreters but it was plain that "Even Homer nods." It is full of agonized fury as though it were the product of Beethoven's blackest moods, and in 1826 he had extreme cause for such fits of depression. But while the work is gloomy and furious it lacks the profanity of the composer's greatest emotional flights, and it is clear that Fugue was not a vehicle which inspired him in the sense that it did Bach. But the execution was for the most part masterly and I doubt if any other quartet could achieve such splendor of tone.

JOHN BARRYMORE
Who is giving an excellent performance in the title role of "Don Juan", the current screen attraction at the Regent Theatre.

The last of the series of commemorative concerts arranged by the Hart House String quartet in connection with the centenary of the death of Beethoven, which occurred on March 26th, 1827, took place at Hart House Theatre on Feb. 11th. In the series all the string quartet compositions of Beethoven have been covered in five concerts, each programme embracing works of the composer's three distinctive periods. Three of these concerts have been given by the Hart House quartet, set up by the Kilburn quartet of Worcester and the concluding event on February 11th by the London String Quartet. The latter was a postponed event caused by the continuing illness of the cellist, Walwick Evans. Until his recovery a substitute has been found in another well-known cellist, Horace Britt. The name of the Londoners, which include the noted violinist, James Levey, at the first recital, the famous violin player and composer, H. Waldo Warner, and a very gifted artist, Thomas Petrie, as second violin, is now an old story in Toronto. They divide honors with the Philharmonic in public approbation. The quality of their tone, the evenness of their responses, and the intellectual dignity of their interpretation has had much to do with the revived interest in chamber music in America.

In their previous appearances the Londoners have been noted for the varied interest of their programmes, including many delightful modern compositions, but in this case they were performing a sort of sacred obligation toward the composer who often the quartet turns to higher emotional and dramatic levels than had previously been known. This particular programme included all remaining quartets by Beethoven not heard earlier in the season, and was singularly illustrative of the composer's development. His time as a worker in 1800 when he attained the age of thirty and published six quartets simultaneously under the single opus number 15. Of this initial series Mr. Levey and his companions played No. 7 in D major. During the next decade when his work was assuming a broader emotional scope and when the unparalleled audience of his genius became apparent to everyone, he composed a few quartets intermittently, the Quartet in F minor published in 1819, coming at the very height of his most glorious second period. After this work which was included in the programme, Beethoven ceased to compose quartets for fourteen years, returning to the form again in 1825, during the last three years of his life. By that time he was semi-dead and had lost his enthusiasm for rigid classical forms. Two examples of this third and final period were played on Monday night, the Quartet in B flat major, opus 130 (1825) and the "Great Fugue," opus 133, his very last master-completed in 1826, not long before his illness which finally carried him off.

Of the works on this programme opus 95 was unquestionably the greatest. The early quartet in D major, which was the first item, is replete with charm and elegance, but lacks the

charm of voices with chordal episodes, considering the fact that the whole of the lengthy poem by Alfred Noyes, in unbroken metre of eight-syllable lines, the variety of treatment the composer achieved demonstrated his unique skill. An animated atmosphere was given to the production by the fact that the characters were clad in costumes of varied hues.



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ings and there ensues a conflict of wills between himself and Flora that is reminiscent in no small degree of that of Petruchio and Katherine in "The Taming of the Shrew."

It is indicative of the incomplete transition of the play from the unlovely mood of Balzac to the more sentimental English attitude toward human affairs that the sympathy of the audience at first wholly with the fascinating unorthodox Philippe and opposed to the sordid scheming of Flora, slowly reverses itself until we find that in the last act, where Philippe has slain Max Gilet in a duel and is attempting to persuade the grief-stricken Flora to be sensible and marry him, that the audience is completely in sympathy with the woman, the cold nature of Philippe overshadowing a little too clearly the magnetism of his personality. The play ends daringly enough with Flora fleeing to Paris cursing Philippe, while he waves gaily to her from the window, exclaiming that he will meet her in that city anon.

"The Honor of the Family," because of the depth of its characterization, is a piece that demands a high excellence in casting and considerable dramatic ability, and in a season when Toronto has endured quite a few indifferent productions, it is gratifying to record that the company at the Royal Alexandra is practically without a flaw. Mr. Skinner as Colonel Philippe is, of course, superb; the color and life he puts into the role, his mastery of grimace and gesture, and above all, the power of his own personality make it an impersonation that captivates one's attention. Whatever one ultimately thinks of Colonel Philippe, he dominates the memory as a vital experience. Ranking with Mr. Skinner's performance is that of Miss Jessie Royce Landis, as Flora Brazier, whose great love for Max Gilet made one forget the coquetry of her nature. Miss Landis is a splendid actress, and in the last act while she awaited the news of her wounded lover's condition, in her projection of the mood of intense despair she rose to the heights of emotional acting. The scenes in which she and Mr. Skinner appeared together were a supreme delight for their artistry. The remainder of the company was all that could be desired. Robert Harrison, particularly, as the doddering uncle, Courtney White, as Commander Max Gilet, D. V. Deering as Orsanto, his Corsican follower, and Julia Shaw as La Vedie, Flora's servant. All excellent performers in a very interesting play.

* * *

Madame Fahey For her concert in *In Concert at Massey Hall* Tuesday of last week, Madame Winifred Luquin Fahey, the Canadian soprano, presented an attractive program. Her first group comprised three songs of the eighteenth century and the singer was delightfully gowned to suit the occasion. Pergolesi's "Gentle Shepherd," the Swedish folk-song "When I Was Seventeen," and Sir Henry Bishop's "Love Has Eyes," as representative songs of this period, were sung in an appealing fashion even if the delicate airiness of their sentiments was hardly suggested by the vocalist. More effective was she



THE LATE RUSSELL G. MCLEAN
Distinguished Canadian singer who passed away from pneumonia at Vancouver on Feb. 6th.

in the Mozart aria, "Non più di Fiori" (from "La Clemenza di Tito") when the power of her voice and her careful control became apparent. Madame Fahey has a soprano of excellent volume and a wide range, although the middle register strikes one as her weakest medium.

Weber's aria, the highly dramatic "Ocean, Thou Mighty Monster" ("Oberon") was the feature of the program, and here the singer's ability to project a big tone was revealed. Comment in this particular instance must also be made of her enunciation, which was extraordinarily clear and easy to follow. In the modern French group, Duparc's "Chanson Triste," Habey's "Les Yeux," and Fouldraine's "Papillon," Madame Fahey sang with ease and a satisfactory indication of feeling.

The attempt at this concert to minimize the gaping spaciousness of Massey Hall and achieve an effect of intimacy by using a stage setting and toning down the light, is to be commended. It is to be hoped that further efforts in this direction will be made by other concert singers, because it aids not a little in placing the audience in a responsive mood.

Mr. William Hardiman, the assisting artist, is a violinist of ability, and if he was not particularly at home in the Bach Gavotte en Rondeau, his performance of the Wagner-Wilhelms Prize Song from Die Meister-Singer and succeeding numbers revealed a pleasing tone and a considerable technique. Miss Ruby House gave excellent support to Madame Fahey at the accompanying piano.

* * *

Trinity Players The bill of three in One-Act plays put on by the Trinity College Dramatic Society for its sixth annual production at Hart House Friday and Saturday of last week was highly satisfactory. Excellent balance and contrast were achieved in the presentation of a sombrely ironical piece by Eugene O'Neill, "The Rope," a comedy-thriller by Booth Tarkington, "The Travellers," and a fantastic episode of Lord Dunsany's, "The Glittering Gate." The performance of the whole was creditable; individually, "The Rope" gave some evidence of mis-casting and its effectiveness was lessened thereby. "The Travellers," however, not making much demands upon histrionic ability, "the true, was played with considerable dash, and "The Glittering Gate," theatrically secure in the potency of its idea, was splendidly staged.

Eugene O'Neill was quite apparent in "The Rope," even if its theme slightly strained one's credulity. The scene is a barn on the Bentley farm and the centre of interest is a noose hanging from one of the beams. It had been placed there by cracked old Abraham Bentley, possessed by the idea that his errant son, Luke, who had decamped with some of his father's money, will return and hang himself thereby. Meanwhile, Annie, the wretched daughter, and her husband, Pat, are scheming to get the rest of the old man's money. Luke returns bodily this day, and when he discovers that his frenzied father is serious in his mad desire to see the son swing on the rope-tails easily in with the plans of his sister and brother-in-law to do in the father and take his money. While they are gone for this purpose, Mary, the little grand-daughter, catches hold of the noose and swings on it with girlish glee. The rope collapses, spilling a bag of coins fastened to its root. Thus the childish purpose of the old man becomes clear, but the curtain falls with Mary tossing the coins into the sea in the wild joy of seeing them skip.

Thomas H. Taylor was excellent and breezy as Luke and Frank S. Edgar and Marion Johnstone were acceptable as Annie and Pat. Escort M. Reid had a difficult role as the insane Abraham and unable to fulfill the extreme demands of the part made it slightly ludicrous, with the result that the effect of the play was not as stark as it might have been.

"The Travellers," following next, served as an antidote of comedy. Thomas H. Taylor was excellent and breezy as Luke and Frank S. Edgar and Marion Johnstone were acceptable as Annie and Pat. Escort M. Reid had a difficult role as the insane Abraham and unable to fulfill the extreme demands of the part made it slightly ludicrous, with the result that the effect of the play was not as stark as it might have been.

"The Travellers," following next, served as an antidote of comedy.

is not pretentious in a literary way, but Booth Tarkington has contrived a highly diverting comedy of a family of Americans marooned in a villainous Sicilian hotel for the night. There is nothing really out of the way with the place, but so much do certain unexplainable events of the evening play upon their imaginations and fears that they spend a night of something akin to terror to the complete amusement of the audience. John Frank as Mr. Roberts, and Violet Ben Ouellet and Dorothy Langley as respectively his wife and daughter contribute exceedingly to the fun.

Dunsany's "The Glittering Gate" is a favorite with amateur players because of its high effectiveness. Its irony is more rarified than that of the O'Neill play. Two one-time burglars stand before the gate of Heaven, which is locked to them. The one who has been there a long time has come to believe that it will never open to such as they, but the newcomer has optimism and his burglar's kit. He picks the lock of Heaven, and when the doors swing open, only more blue sky and a further wilderness of stars are disclosed to them, while a ribald laugh is heard echoing up from the depths.

The three plays were staged by Mr. Gordon Sparling, and his work was particularly disclosed in the fine groupings and scenic effects. In "The Rope," the lighting was so arranged that the players were often in silhouette, which added greatly to the weirdness of the atmosphere, and "The Glittering Gate" was powerful pictorially.

Hal Frank

Dr. Broome's Activities in Calgary

A musical event of outstanding importance in Western Canada is scheduled to take place at Knox Church, Calgary, Alberta, on Friday, February 22nd, when Handel's Messiah will be presented by the Calgary Choral and Orchestral Society. This announcement is of particular interest owing to the fact that the conductor of the organization is Dr. Edward Broome, formerly conductor of the Toronto Oratorio Society. The Calgary Society is not a new organization, but after Dr. Broome's installation as Organist and Choir Director at Knox Church, the executive of the Society felt the time was opportune to commence an ambitious programme. The result was the combined organization, with a register of 225 singers and an orchestra of 60 players. With these forces combined under the leadership of a musician of the calibre of Dr. Broome, some idea might be gathered of the magnitude of the enterprise undertaken at the instigation of Colonel Drummond, the President, whose long cherished hopes and endeavors are on the eve of being rewarded.

Colleges like Trinity have a large part to play in moulding the thought and determining the whole character of coming generations in this country.

While to Eastern people this effort may not seem extraordinary, yet it assumes a different aspect when it is remembered that this work has been done in a country comparatively young in such matters, and in a city smaller even than other Western centres. Such a progressive spirit should receive its just reward, and it establishes Calgary as one of the foremost musical centres of the West.

Considerable public interest is being manifested in the affair, and the indications are that it will be a tremendous success. Dr. Broome's recent serious illness retarded matters for some time,

but he is now back at his post and his energy and ability should leave little room for criticism when the oratorio is finally rendered. A splendid spirit exists throughout the entire organization and its sponsors trust that it will be the first of many such treats in store for the public of Calgary.

* * *

THE Mendelssohn Choir concerts in conjunction with the Cincinnati Symphony Orchestra take place next Thursday, Friday and Saturday at Massey Hall. The seat sale opens on Monday at the Box Office. The Satur-

day evening concert was taken up almost entirely by subscribers, but for the other three concerts there are plenty of good seats at all prices. At the Friday and Saturday afternoon concerts, which are largely Beethoven, the four solists, Miss Olive Marshall, Miss Verne Carega, Mr. Tudor Davies and Mr. Fraser Gange, will take part. Of exceptional interest is the Thursday evening concert, which will contain a number of English Madrigals and Motets, as well as works of a more modern character.

(See Also Page 10)

TRINITY COLLEGE APPEAL

OPINIONS AND COMMENTS

Although but a newcomer, I have already learnt of the fine record of your College in the past, and am confident that support will be readily forthcoming to enable you to keep up the high standard you have already achieved.—*Viscount Willingdon, Governor-General of Canada*

It is of vital importance to Canada that Trinity should continue and increase its excellent work on the lines now well established. Very cordially do I wish your endeavour Godspeed.—*The Archbishop of Canterbury*

Trinity has spread her influence to not only the great University of which she is now a part, nor indeed only to the Province of Ontario, but to areas without the Dominion of Canada.—*The Hon. G. Howard Ferguson, Premier of Ontario*

Trinity retains intact her privileges and her principles, all her individuality, all her distinction, all her pride in her past, and in these, every one of us may rejoice because they add distinction and power to the University as a whole.—*The Right Hon. Mr. Justice Duff*

I heartily bespeak a generous response from the people of Ontario and of the whole Dominion to the appeal of Trinity at this time.—*The Primate of all Canada*

To the University of Toronto this coming of Trinity has been a great advantage. It has strengthened the Federation and thereby has promoted the University ideal developed here in such a successful way as to have won the admiration of the academic world of this continent.

Colleges like Trinity have a large part to play in moulding the thought and determining the whole character of coming generations in this country.—*Sir Robert Falconer, President of the University of Toronto*

We are awakening to the greatness of her opportunity, and have much confidence that it will not be allowed to slip by unimproved for the want of vision and enthusiasm.—*J. T. Folgeringham, M.D., C.M.*

I am glad to commend this Appeal to all interested in maintaining our educational institutions in the highest state of efficiency.—*H. H. Williams*

We offer you our most sincere good wishes and express our confidence that the future of Trinity College will be even greater than in the past.—*The W. Beatty, Chancellor, Sir Arthur Currie Principal, McGill University, Montreal*

In association with the great University of Toronto, Trinity College has an opportunity of doing much for the next generation of our citizens. I hope she will go forward properly equipped for the service she can render to Canada.—*The Hon. Peter Larkin, High Commissioner for Canada*

The federated Colleges, including Trinity, have classes that are not too large to negative intimate personal contact between members of the Staff and the Students, which contact is of the first importance in the service of education.—*The Mail and Empire*

After three-quarters of a century Trinity is about to enter upon an era of greater usefulness to Church and State. The College has its own atmosphere of confidence, dignity and culture. Trinity is making an appeal for funds. This appeal will be of interest to all irrespective of denominational affiliations who are seeking to promote the highest welfare of the community.—*The Globe, Toronto*

The honour roll of Trinity, both in the matter of graduates and benefactors is long, and embraces many whose names are written large over the history of Canada. Federation has been an unqualified success.—*Saturday Night, Toronto*

The contribution which Trinity College is destined to make to the larger body is one which the University of Toronto could not afford to lose.—*The Hon. and Rev. Dr. Cody, Chairman of the Board of Governors of the University of Toronto*

Its affiliation with the University of Toronto has opened up tremendous opportunities but money is necessary if these opportunities are not to be allowed to pass and if they are allowed to pass they may pass forever.—*The Trichotomist, Hart*

The advantages of College life are far wider and deeper than the mere acquisition of learning. Fellowship of mind with mind and personality with personality is of the very essence of education.—*Bishop Charles Brock*



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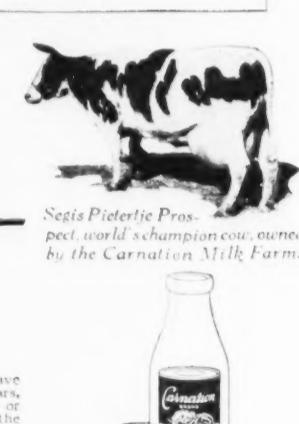
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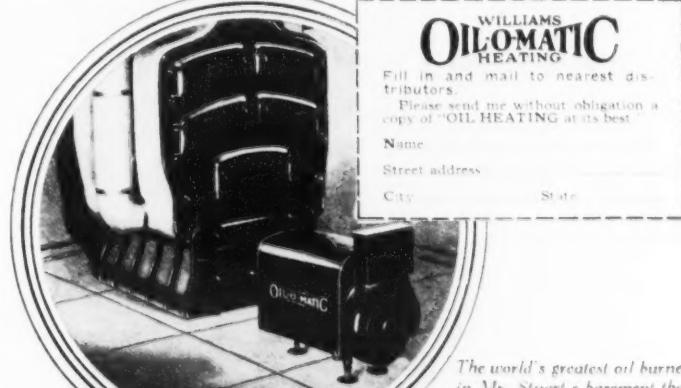
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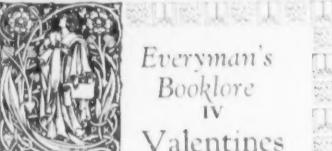
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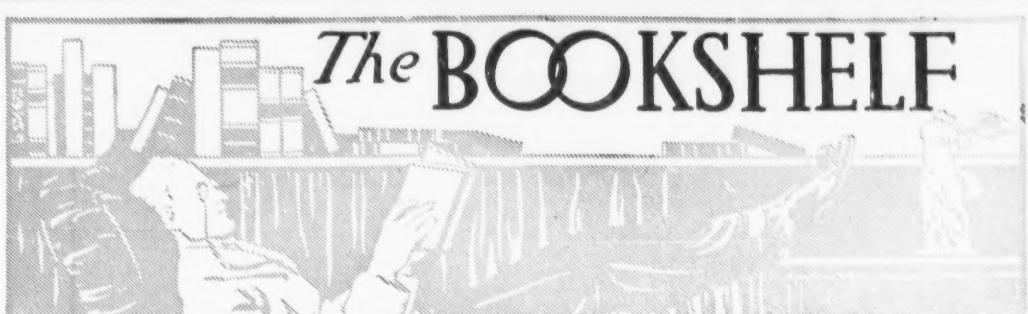
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NAPOLEON: THE HERO

"Napoleon, The Man of Destiny" by Emil Ludwig. Translated by Eden & Cedar Paul; McLean & Smithers, Toronto; 707 pages; illustrated: \$3.

NAPOLEON'S biographers exceed in number those of any other genius of the 19th century. He has been presented as the slave of ambition; as the dreadful man of war and destruction; as the law-giver and model administrator; as patriot and establisher of order after the French Revolution. The primary interest in Mr. Ludwig's great book is curiosity as to the guise in which the Victor of Marengo is to parade; but no biographer could have made so graphic a study within even two such massive volumes as this unless the public had been familiar, through all these previous biographies, with the main outlines of the Emperor's life and the state of Europe at the time; and the beauty and value of this latest and most popular of books on Napoleon is that all phases of his character are illustrated without moral comment, and he is left, more or less alone, for either the brilliant and complex man who has hitherto been shown many histories as to sides now or against him.

In the right, here is the hero of his own dreams, and taken in his own estimation, and this is as well, from the start, most convincing, since it avows itself synthetically and makes the literature seem hopelessly worthless. Few books can be read for 700 pages, and leave the feeling as this one does that the author has been perhaps a little too reticent for the reader's taste.

In style this huge and fascinating volume of the greatest soldier in centuries takes the now familiar form of a novel—not so partial as the later works of F. Carrington, nor shelling a case like "Ariad." Authors are not named, states are few, events are all that has gone to make history dull; still, the plot has been well-woven, the skill has been eliminated, and the tricks of the movie director to insert "human interest" into it are taken advantage of. A woman sitting in a ton are the first words in the book—a picture—and click, click, click goes the reel until the "fade-out" in St. Helena. Napoleon is not disguised; he is presented, acting, speaking, thinking. World figures enter his story with a mere word of confirmation (like a "title"), and the action goes swiftly on; everything is seen, nothing is explained.

It is a move in the popularization of knowledge, and therefore good, but like other systems, it has its drawbacks. The use of the present tense—click, click—sharpens a break—speeds up the story, sometimes unmercifully.

One may an enormous offence come back to us from Ussher's bringing him a granite slab on which was a polygonal inscription in relief in Greek and in two variants of the ancient Egyptian picture writing. The reader of the inscriptions had been unaided in 1906.

How moving is this incident of Napoleon's conquest of Egypt, and how satisfying it only if were a little more refined! The facts are that Bonaparte found the stone in 1798

and 1799 when the English won Alexandria in 1801 they came into possession of it, and it was taken to the British Museum in 1802, where it remains. The same year pictures of it were taken to France, and Champollion began to compare Greek and Egyptian texts. By 1823 he had deciphered 14 of the little figures and thus led ultimately to the translation of hieroglyphic writing. The

point is a small one, perhaps.

Color and suggestion are everywhere. As a young officer Napoleon read extensively, filling note-books with data and comments. "At the end of the last of his copy-books, the final entry runs: 'St. Helena, a small island in the Atlantic Ocean, English Colony'" (p. 13). Between pages 291

whipped in London by Louis Philippe, who died in obscurity. Barthélémy, who as Minister of War and Plantations had been responsible for the treatment of Napoleon, ultimately killed himself in an access of melancholia. All England was writing and talking about the barbarous treatment of the great exile (p. 678).

Nothing of this, certainly, got into our history books. And, as surely, it secures one's affections for the great man, whom the author has many times shown clearly to have been a self-seeker.

The book is entirely fascinating, is as informative as one could expect in any single volume, which really covers the fortunes of Europe for 25 troublous years; and it richly deserves the phenomenal popularity it is enjoying. Any one wishing to do some serious reading, without being bored, is recommended to it.



NAPOLEON

This painting by Girodet, in the Musée National, Versailles, shows Napoleon as First Consul. The piercing eyes and firm mouth, are here; but the haggard look of his later years is absent.

and 300 there is given in full (quite evidently from Lucian's diary) a several-hours-long conversation between Napoleon and his younger brother, in which was discussed Napoleon's impending divorce, the divorce he wished Lucian to obtain, the succession Napoleon was trying to secure to the throne, the placing of his relatives on all the thrones of Europe, and sundry minor matters. Here the whole complex man is self-revealed as he pleads and argues. Through these incidents he becomes clear and real to the reader; and there are many of them.

The familiar tale of the "unstart Corsican" rise to the dictatorship and the throne, and his fall thence, need not be recapitulated here. But the end of Napoleon's life had some surprises for me. One school histories had evidently not stressed the manner of his removal to St. Helena and of his life there. Under sentence of banishment from France after he had lost Waterloo, the General threw himself on the mercy of his amiable King, and, voluntarily surrendered to the commander of H.M.S. "Bellerophon," who took him into Plymouth Harbor.

There he stands, the great general in his wretchedness, grown more dejected. Thousands of eyes constantly converge on him so that it seems as if he must be condemned in that fire. But the man with the simple, imperishable countenance, who thus patient, must radiate an aura of sanity and something, for an extraordinary thing happens—the sun

Excepting one captain, everyone in the crowd lauded his looks. And in the six years of dissipation on the poor island the Governor, Sir Hudson Lowe, is charged by the present biographer with cruelty to his captive. At the autopsy Napoleon demanded should he be held the three French physicians agreed that the deceased had come to his early death through unhealthy living conditions and the six English physicians were unanimous that the French doctors were wrong.

The lesson was pointedly home-

to BRIDGE, now in its third decade of popularity, sees its ever growing literature presently swelled by four books. All are good, being more readable, and containing more valuable information, pithily stated, than the average early treatise on the game. Since it is approached with different intentions by the four authors, there is some overlapping, but no conflict and the needs of individual players must determine which one, or more, of the books they will buy.

Mrs. Pimm has the distinction of being the first Canadian authority to publish. Her book is simple, thorough and sensible. Among these, it is by all odds the most satisfactory for the novice because it starts at the beginning. It takes in a great deal of advanced work later, and Mrs. Pimm is in line with the best modern teaching by emphasizing principles rather than rules and formulae; so it not only gives initial instruction, but that is of the soundest kind.

Mr. Lenz's volume, endorsed by such teachers as Milton C. Work, is taking its place promptly as the most authoritative book on the game as well as the best written, being composed in a lucid flowing style that permits of the introduction of humorous anecdotes to illustrate points and make them stick in the memory, without for a moment discontinuing the trend of the agreement. The astute handling of hundreds of delicate or intricate points will prove highly illuminating to the person already familiar with ordinary play, and, like Mrs. Pimm, Mr. Lenz teaches one to reason rather than rest on hard rules—but one who has not grasped elementary principles had better leave this alone as too difficult a book.

Both the Posters are experts with reputations; but the English barrister and editor, famous for his "Auction Bridge Don'ts," is the one who is generally meant here when Foster is quoted as an authority. The other man is an American journalist, who has also published several books on the game, of which he, too, is a master. The English Foster's "Dialogues" form a pleasant variant to the ordinary lessons, since he has clothed his North, East, South and West players with personalities and his games are consequently not problems but stories—one player gets lauded, another is jibed, a third makes a sarcastic remark. This brightens up the instruction; but again, this is something to those who already know what doubling one no trump means.

The American Foster is campaigning for official recognition of the game's latest development, Contract, which is quite popular in Europe and the United States, though the English and New York Whist Clubs have withheld sanction. Here the rules are given with only slight explanations. Its devotees think it speeds the game up, the conservatives say it makes one more dependent on cards and less on scientific play. The chief innovations are that one may only score towards game his actual bid, surplus tricks going into the bonus score; and the penalties are heavier on an ascending scale: 30 for the first trick lost, 150 for the second, 350 for the third, 550 for the fourth, and 750 for the fifth.

Attention is respectfully directed to the review of J. Murray Gibbon's "Canadian Folk Songs Old and New" which appears on page 5, this issue.



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BOOKS AS NECESSITIES
 "Everyman Pamphlets", Dent, Toronto, Free on Request as follows: "On the Making of Books" by J. M. Dent; "The Story of Everyman" by J. M. Dent; "Literature and Civilization" by Ernest Rhys; "Historical Novels" by Ernest Rhys; "The Great Biographers and Letter Writers" by Ernest Rhys; "Poets and Playwrights" by Ernest Rhys.

IT IS generally accepted that the modern world began with the Renaissance; that its main-spring was the popularization of knowledge; and that the printing press was the means to the end of the emancipation of the masses from the ignorance which had resulted in their oppression. The automobile was first a toy, a luxury, but as it became a necessity, the Ford car was invented, enabling beggars to ride because even the poor man's time was now too valuable to permit of slower modes of transit. Mr. Orientt, in "The Quest of the Perfect Book," has stated that the early printers of Italy, while seeing a sure market because the printed book was cheaper than the hand-written one, were hampered because the wealthy and the great, trying to suppress the spread of knowledge, poured scorn on the printed book as inartistic. The master-printers of the last four centuries have struggled with the problem with varying success; but, in view of universal, free and compulsory education in all civilized countries, and the imminent spread of these privileges to the rest of the earth, the book is now a necessity; and we must have it, and have it cheap, whether artistically printed or not.

Formerly I have spoken of the service rendered by "The Modern Library"; and there are dozens of series of cheaply printed books in circulation to-day, whose millions of patrons form a university vast enough to astound those prophets of the Renaissance who realized the revolution printing was then inaugurating. We all love beautiful, expensively made books, but how many of us could have afforded any wide explorations into the world's library had the cheap reprint not been available? Of these series, "Everyman" best illustrates the triumph over problems of mechanics and costs, of the need of modern men for books,

present-day desire of the common man for culture will not wait until we are all millionaires; and it is only fair to point out that with large enough turn-over, it is possible for a lower-priced book actually to contain better materials and workmanship than a higher-priced one that will have only a fraction of the cheaper one's circulation.

These thoughts are prompted partly by perusal of the six pamphlets listed above containing a brief history of the romantic development of the series, but more from a sense of obligation to acknowledge a gratitude which thousands of persons of my age feel for the privilege of purchasing decently printed copies of the classics at a time when our incomes would not have allowed us to patronize more expensive editions. This was the time when, our formal educations just completed, our earning capacities were at their lowest, our desire for mental stimulus strongest, and our youth ensured our profiting most fully by the good reading "Everyman" offered. The public libraries do a great educative work; but to get the most out of a book, one must own it and live with it, and not have his reading hampered by the fact that he must return the book Friday.

* * *

HEREDITY, OR WHAT?
 "Adam's Daughter" by John Carruthers; Nelson, Toronto; 320 pages; \$2.
 JUST what the author intended to do with this novel is anything but plain; and it may be doubted whether he himself was very clear about it. In the first place, there are two stories—the bare, sordid and melodramatic life of Adam Brookfield, and his daughter Jenny's fumbling with a lot of modern ideas in the hope of finding a philosophy by which to steer her life. The father's life is meagre and repulsive; the daughter's has no plot or plan at all; she is just a young woman at college, toying with ideas that still remain mildly radical; and there is a marked absence of anything happening—she fal's rather easily and inaccountably in and out of love with a couple of men, and that is all.

From the dialogues fastened upon Jenny, one might infer that the author was using her as a mouthpiece to do a little experimental preaching on behalf of liberality of thought; and yet the obvious hedging and hesitations to commit himself seem to indicate that he is not very sure of what he does think. There is also some justification for believing that the author found Jenny's mental states lacking in drama, and so pinned on to make a story, the distressing events of her father's life. Father and daughter have little to do with one another in the book; so obviously he was not introduced for interaction. Their stories are so brittle as hardly to impinge on each other. Or, just possibly, the author may intend this as a study in heredity; but, if so, he certainly fails, since it is nowhere shown why or how the nature of Jenny bore any relation to her father's character or actions.

The story is pretty well written and in spots interesting, but it seems to lack coherence and point.

Adam Brookfield was a failure, reason not assigned. After his university course, he taught in a small north-midland town in England, and never got the expected call to teach at Oxford. He had carnal dealings with a peasant girl of easy virtue. Later, he married and had two children. Agnes Yarwood, the aforesaid peasant, came to work as a servant in his house; and after his wife's death continued there as housekeeper, blackmailing Adam mercilessly—a horrid woman and a weak man. Finally, after the children had grown up, the timid Adam could not stand her any longer, and shot her and himself; and at the inquest the children learned of his early indiscretion. A disappointed man, he yet alienates the reader's sympathy by tearing the consequences of dismissing Agnes.

Of Jenny, there is less to tell. She went to college, heard some current talk about morality and so forth, felt rather enthusiastic about the new way of looking at things, had a passionate interlude with one man, and thought that she was in love with a couple of others—maybe—and wound up doing settlement work stoically in London, evidently facing a spinster's life of service.

It is hard to have convictions, or arrive at conclusions, about a book in itself so inconclusive.

William Order Deacon

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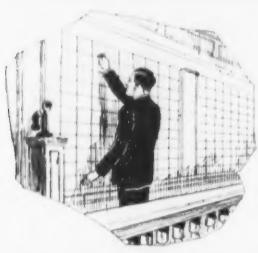
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The Way of Romance by Vivian Gilbert (Allen, Toronto, \$2). Young English aristocrat leaves England to

(Continued on page 16)



Prices Change!

IT WOULD be fine indeed if prices for waste paper and cloth clippings could be stabilized so that our customers would get the same prices from us as we do from our suppliers. Unfortunately waste paper and cloth clippings are raw materials to the paper mills, shoddy mills and others who buy them. These are the same people who always fluctuate according to supply and demand.

Our experience enables us to forecast market conditions sufficiently accurately to sell at the most favorable opportunities, thus ensuring our customers full market prices at all times.

E-PULLAN
LIMITED
TORONTO HAMILTON



Bureau Desk, Solid Walnut,
inlaid with ebony.

**Lionel Rawlinson
Limited**

Makers of Distinctive
Hand-Made Furniture

Showroom: 647-649 Yonge St.
TORONTO.

Galsworthy's "Loyalties" remains one of his most popular plays as is being continually made evident by the number of its revivals. It is based on the conflict of various codes of honor in society and has been written in a deeply serious and thoughtful vein. It is probable that its element of mystery heightens its appeal for the average playgoer, but sight must not be lost of the intelligence of its satire on human affairs. The play opens with a house-party and the announcement by the host of the disappearance of a thousand pounds. Everyone is suspected and the reaction of the various guests to the suspicion furnishes the drama. Galsworthy is a keen and sober student of life and he probes its various departments keenly analytical and without preconceived ideas. "Loyalties" is not only a splendid contribution to the theatre, but also to literature.

The performance given by the English players at the Empire is one of their most finished this season. Two newcomers, Miss Beth Daley and Mr. George Le Guere, distinguish themselves in leading roles, and the remainder of the company gives eminently satisfactory support. And it is noteworthy that on the first night the production ran with a smoothness surprising when one considers the difficulties of stock companies in preparing a new play each week.

FEW musical offerings of the current season have come to town more auspiciously than the Messrs. Shuler's latest production, "Kathie," which opens a week's engagement at the Royal Alexandra Theatre Monday night.

"Kathie" is said to be a splendid concoction of wit, beauty, and fine score. It has a book by that celebrated London author, Frederick Lonsdale whose "On Approval" was another notable success of the present season, and whose "Spring Cleaning" and "The Last of Mrs. Cheyney" are still to be played on the road in this country. Mr. Lonsdale spent several weeks here before writing "Kathie" with a view of getting the American angle on musical comedies.

Madeline Collins, the well-known English leading lady, plays the title role of "Kathie," and Leonard Copley, also an Englishman, plays the leading male role opposite Miss Collins.

Doris Patston, chief feminine fun maker, will be recalled here for the hit she made in the original company of "Laurel the 14th." She has an excellent light operatic voice and a delicious sense of humor.

Jack Sheehan, playing opposite her, comes to the musical comedy field via Vaudeville.

The chorus is said to have exceptional voices combined with the necessary youth and dancing ability.

The lyrics of the piece were written by Harry Graham, and the music by Jean Gilbert.

Seven wealthy towns contend for Homer dead;
Through which the living Homer begged his bread.

The King's Title

MUCH interest has been aroused over the proposal put forward by the Imperial Conference to effect an alteration in the King's title. The present title of His Majesty as "George V., by the grace of God, of the United Kingdom of Great Britain and Ireland and of the British Dominions beyond the seas; King, Defender of the Faith, Emperor of India," was handed down from his father, Edward VII., who was accorded the title in 1901 under the Royal Titles Act of that date. The proposal is that the phrase "United Kingdom" should be dropped, and the word "and" between Great Britain and Ireland omitted, thus emphasizing the status of Ireland as being equivalent to that of the "British Dominions beyond the seas." The inclusion of Ireland in the King's title was first brought about at the time of the union in 1801, and George III. adopted the same title as that later accorded to Edward VII., with the exception of the words "Emperor of India." Henry VIII. was the first King to make changes in the Royal title in relationship to Ireland. Prior to his reign the Kings of England had been known also as Lords of Ireland. Henry altered this title to King of Ireland. It was also during his reign that the Pope, Leo X., conferred upon the King of England the style of Defender of the Faith, which has been incorporated in the Royal title ever since that time. The style "Great Britain" was adopted by Queen Anne in 1707 at the time of the union of England with Scotland. It is recognized that the old name had become a misnomer since the entry of the Irish Free State as a Dominion People are asking, however, where Northern Ireland finds itself in the new title as

it can hardly be described as a part of Great Britain. The phrase "United Kingdom" will no longer be used, and presumably it will disappear in due course from all official documents, including Treasury Notes.

Racing up Monument

THE feat of a young Billingsgate fish-seller who ran a hundred yards from his place of work in Lower Thames Street to the Monument, up the three hundred and forty-five steps, round the cupola and back again in three minutes, fifty seconds, recalls the fact that the Monument has been the centre of some very curious exploits. In the early eighteenth century a sailor slid down a rope from the top of the Three Tuns Tavern, in Gracechurch Street. In a newspaper of August 22nd, 1827, there appeared the following advertisement:

"Incredible as it may appear, a person will attend at the Monument and will, for the sum of £2,300, undertake to jump clear of the said monument, and in coming down will drink some beer and eat a cake, act some trades, shorten and make sail, and bring ship safe to anchor. As soon as the sum stated is collected the performance will take place."

Correction

MURPHY & ORR LTD. of Belfast, Ireland, wish to inform our readers who replied to an advertisement of theirs in SATURDAY NIGHT, in which a list of articles was arranged under the heading "Special \$2.50 Articles of Irish Linen" that the price stated applied to the items mentioned individually and did not cover the complete series of materials under that heading.

They regret the inconvenience caused through misinterpretation of the advertisement and offer their sincere apologies.



The Martyrdom of Wearing Full Dress

Why is it so many men refuse point blank to get into evening dress. Nine times out of ten it's because their dress shirts are uncomfortable — due to improper laundering.

Phone us and do away with laundry troubles. We have special equipment for handling dress shirts perfectly.

Main 7486

**NEW METHOD LAUNDRY
LIMITED**
"We Know How"

LINCOLN



THERE are no yearly or periodic Lincoln models. The Lincoln has reached such a state of development that drastic changes are neither necessary nor desirable.

Whenever it is possible to achieve an improvement in the Lincoln, it is made interchangeable with previous design.

Thus the Lincoln owner is permanently protected against the artificial depreciation that invariably results from an announcement of new models.

FORD MOTOR COMPANY OF CANADA
LIMITED



Florida

RENOWNED for its orange and citrus plantations—its miles of beautiful beaches bathed in glorious sunshine—its opportunities for outdoor sports of every description—marvellous golf links and motor roads—its splendid fishing and hunting, Florida is an ideal district in which to fully enjoy your winter vacation. There are numerous tourist resorts—hundreds of excellent hotels famous for their appointments. Southern hospitality and cuisine.

Convenient connections via Canadian Pacific with through trains for principal Florida resorts.

Full information from CITY TICKET OFFICE, King and Yonge Sts., Toronto Telephone ELgin 1261.

Canadian Pacific Express Cheques good the world over.

Travel CANADIAN PACIFIC

**THE
COMMONWEALTH LIFE AND ACCIDENT
INSURANCE COMPANY**

Head Office: Hamilton, Ont.
Continues to Make Splendid Progress

New Business Issued 1926	\$3,028,828
Total Insurance in Force	\$6,051,235
Gain in New Insurance Issued	39%
Gain in Total Insurance in Force	32%
Gain in New Premium Income	45%
Gain in Assets	36%

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ATLANTIC CITY FLORIDA CALIFORNIA

The STRAND HOTEL

ATLANTIC CITY'S HOMELIKE HOTEL

Write for special winter rates.

Remember—
No snow in
Atlantic City

At Pennsylvania Ave.—Finest section of Boardwalk

Marlborough-Blenheim

"The House with the Home Atmosphere"

Both American and European Plans

Central Location with two blocks of Ocean Front

ATLANTIC CITY

is attractive in WINTER and SPRING because it affords its visitors at all times

HEALTH, REST and RECREATION

Golf, Horseback Riding, Roller Chairs, Piers, Theatres, Movies and countless other amusements

Ownership Management Josiah White & Sons Co.

The Manor

Albemarle Park
Asheville, N.C.

This charming English Inn holds a warm place in the hearts of cultivated people everywhere. One of those "wholly satisfying" places found once in a while and never forgotten. Open the year round for pleasure and sport exclusively. Horseback riding. Finest of motor roads. All other sports.

Through Sleeping Car Service Daily from New York

Perfect Golf in a Perfect Climate

Fine golf green courses. The New Asheville, the Biltmore Forest and the Happy Valley Country Club.

ALBERT H. MALONE, Lessee and Manager

In America An English Inn!

Early Reservations Suggested

Travel in Luxury to EUROPE

Canadian Pacific liners offer you sumptuous accommodation, perfect cuisine and attentive service. Canadian Pacific through sleepers take you direct to the ship's side at St. John, N.B.

Sailings at frequent intervals to Liverpool, Southampton, Glasgow, Cherbourg and Antwerp. Apply to local agent or

J. E. Parker
General Agent
Ocean Traffic
C.P.R., Bldg.
Toronto



Enjoy a

Pinehurst April

In the gorgeous splendor of a Pinehurst April, you can enjoy outdoors at its best. Dogwood, peach-blossoms, and mocking birds are in their gayest mood.

Time up your golf game in these beautiful surroundings and be able to start off in mid-season form when North-east courses open.

For temporary menus and lists of tournaments, address the New Hotel Inn, and Pinehurst. Immediate reservations suggested. Illustrated booklet on request. Address General Office, Pinehurst, North Carolina.

Pinehurst
NORTH CAROLINA

Tournaments of National Interest:

Gold—25th Annual United North and South Carolina Clay Target Match, April 1-3
Annual Team Match, Pinehurst vs. Florida April 2-3
27th Annual United North and South Carolina Clay Target Tournament, April 10-12
17th Annual Mid-April Tournament, April 10, 20, 21, 22
TRAPSHOOTING—9th Annual International Trapshooting Tournament, April 10-12
Target Tournament and North Carolina State Championships, April 18-23, including men's and women's trapshooting contests and South Tournament, April 21, 22, 23, 24
HORSE SHOW—10th Annual Horse Show, April 24-26, International Rodeo, April 27-28, 29, 30, 31, 1, 2

Travel Problems

by The Globe Trotter

NEW ZEALAND AUSTRALIA

Via Honolulu and Suva

The new and well equipped passenger liner will leave Vancouver, B.C., and Victoria, B.C.

"Niagara" (20,000 Tons) May 6 May 13

"Arran" (22,000 Tons) April 6 June 1

Passenger service in all Italian and American ports in the Canadian Arctic and Alaska, via West Vancouver, B.C.

Fox Head Inn

(Formerly The Clifton Inn)

NIAGARA FALLS, CANADA

Built on plan of old British Inn
beautiful sunlit rooms, spacious all
rooms. Open Terrace all
with view of Falls. Fifty rooms,
mostly with tiled baths, all with
running water. Meals table d'hôte or
à la carte. European plan.

Folders mailed upon request.

HOWARD A. FOX, Proprietor.

BERMUDA

Two sailings weekly. Only 48 hours from New York, on modern transatlantic liners, under contract with the Bermuda Government.

S.S. FORT VICTORIA S.S. FORT ST. GEORGE

Here in winter the summer warmth makes summer sports and summer whites the order every day.

At Bermuda

The Bermudians in Hamilton, the St. George Hotel in St. Georges—the last word in modern hotel comfort. Enjoy the charms of the Old World amidst the comforts of the new.

For booklets and reservations write

FURNESS BERMUDA LINE

34 Whitehall Street, New York City

or any local tourist agent.

Reduced Fares —



Mr. and Mrs. Leonard E. Porter, of Toronto, tobogganning at Funchal, Madeira.

degrees in the shade in August). Death Valley has from October to the middle of May a delightful climate. It has then, as at all times, grandeur of form and coloring and a great variety of interesting features.

Prior to 1850 Death Valley was undoubtedly known and visited by a number of desert nomads, white men who usually for one reason or another wished to live in seclusion far from sheriffs and courts. But its history may be said to begin in 1850 when it received its name.

In that year a party of emigrants, California-bound, left the main travelled trail at Salt Lake City, probably in the vicinity of what is now Pioche, striking for Cajon Pass through the San Bernardino Mountains. Seeking a still shorter route, they turned through the Pahrangat Mountains and reached Ash Meadows on the Amargosa Desert east of the Funeral Range.

Westward from that oasis, their difficulties increased appallingly. When they had toiled to the jagged summit of the Funeral Mountains, they looked down into what is now called Death Valley, looked on those winding, blistered salt marshes that gleamed in the burning sunlight like a cool river. With ropes and chains they laboriously got their cattle and wagons down the mountain sides—and passed a sleepless, waterless night.

Next day began the terrifying trek across Death Valley. When the full fury of the sun heated the sandy furnace and the treacherous salt marshes to possibly 140 degrees, the trek became a panic. Wagons and cattle were abandoned. Groups spread out along the base of the Panamints, seeking with despairing frenzy for water or escape from the inferno. Of thirty emigrants about a dozen got through the gap now called Emigrant Wash, found sweet water and survived.

Among the survivors was a man named Bennett, who, as he stumbled to a spring, found a ledge of pure silver; he broke off a piece and when he reached civilization had it made into a rifle sight.

Thus arose the legend of the Gomisland which lured many prospectors into Death Valley. In 1860 came Dr. S. G. George, who found and buried several skeletons of the first emigrant party. In the same year another prospecting party under Dr. Darwin French found wagons, guns, cooking utensils, children's toys, lying where they had been abandoned ten years before.

About 1870, the hunt for Gomisland was resumed. A camp sprang up in the Panamints in 1873 and brought its rush of prospectors. Then there is the story of Rhyolite, once a mining town of 10,000, which stands in the desert to-day with its bank and church and other buildings looking at a distance as though they were intact, but with altogether but a single inhabitant, a prospector who refuses to lose faith.

Inland Missions. Your local mission board will have to advise you. The steamship companies are operating according to schedule and no notification has been received by them of suspension of inland train services. The best thing for you to do is to watch the news of the day and govern yourself accordingly.

California Travel is made easy for you this year. Reduced all year tourist fares, long limit, stop over privileges and choice of many desirable routes are yours when you go Canadian National.

You are sure of an interesting holiday if on your way—or returning, you visit Vancouver and Victoria, the show cities of the North Pacific Coast—a scenic paradise with all-winter gold and splendid motor roads.

We will gladly plan your itinerary. Full information and literature.

CITY TICKET OFFICE
King and Toronto Streets, Phone Main 4207, Adelaide 5179 and Adelaide 6001.

California and the Pacific Northwest Coast

TRAVEL

CANADIAN NATIONAL



California This Winter 5 trains Daily including

THE CHIEF

Santa Fe train de-Luxe

You really enter sunny California the moment you step aboard one of the five famous Santa Fe cross-continent trains.

The new CHIEF—extra fare—is the finest and fastest of the Santa Fe California trains. Only two business days on the way.

\$10.00 extra fare from Chicago and \$8.00 from Kansas City. For luxury—supreme comfort—and charming refinement it is unparalleled in the world of transportation.

Fred Harvey Club and Dining car service sets the standard.

You will want to take the Indian-detour—by Harveycar through the land of prehistoric America. Also stop at Grand Canyon.

reservations and details →

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Phone: Randolph 8748.

February 19, 1927

SATURDAY NIGHT — "The Paper Worth While"

Inn
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CANADA
English Inn
Rooms all
Fifty rooms,
the all with
table d'hôte or
plan.
on request
Proprietor.

THE
ROYAL MAIL
STEAM PACKET COMPANY

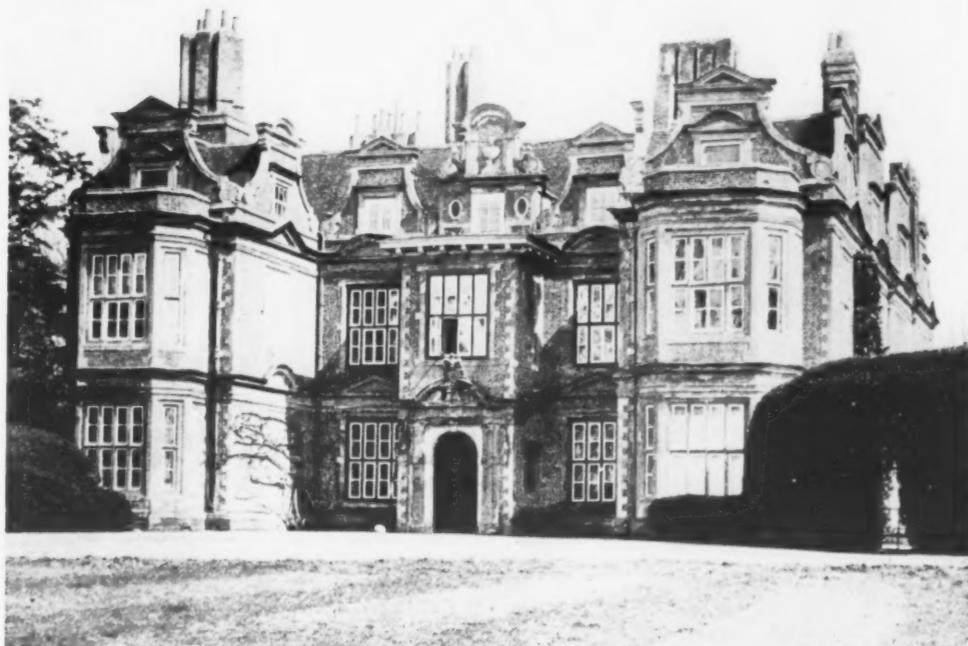
Passenger & Freight Service

From HALIFAX, N.S.

To Bermuda
St. Kitts,
Nevis,
Antigua,
Montserrat,
Dominica,
S. S. Chignecto
S. S. Chaleur

Feb. 25

Mar. 25

The Royal Mail Steam Packet Co.
HALIFAX, Nova Scotia.

FIGHT TO SAVE HISTORIC HOUSE
Swakeleys, the 17th century country house at Uxbridge, England, which is mentioned in Pepys' Diary, may share the fate of Newstead Abbey—home of Lord Byron—and be converted into flats if sufficient support for the scheme is forthcoming. Otherwise it is threatened with destruction. Swakeleys was erected by Sir Edmund Wright, a former Lord Mayor of London, and Pepys, describing a visit, says "the window cases, door cases and chimneys of all the house are marble."

A Flying Holiday

AVIATION will soon rival motor racing as the pastime of the well-to-do. Thus, a party of four, consisting of Lord and Lady Newborough, their daughter and a niece, made a jaunt by air as a variant from the usual motor trip. Hiring a special Napier Vulcan air liner from Imperial Airways, and piloted by Captain G. P. Olley, they left Croydon Aerodrome at 12.30 p.m. and descended at 2 p.m. for lunch in Ostend. After lunch they again entered the car and flew to Brussels, where they had tea. Then the party flew back to London, arriving in time for dinner. Similarly, Lieutenant-Colonel Sir John Rhodes, a member of the London Aeroplane Club, has just returned from a four day's flying holiday in a D.H. "Moth" machine, during which he covered 792 miles at an average cost of 2.48d per mile. The journey was undertaken partly as a holiday and partly with the object of determining the running costs of these "baby" machines at ordinary cruising speeds, and it was one which could have been accomplished by any flying club member with certificate. The petrol consumption was 3.0 gallons per hour flown, the average speed was 52 miles an hour, and the total time in the air 15½ hours. From the private owner's point of view, what struck Sir John as being wanted most was more aerodromes, and he suggested that the municipal authorities of the larger towns should provide landing places as close as practicable to their towns. This is being done in Germany. Another need was for more ground signs for the guidance of the private owner. The journey showed that at present the chief expense incurred in private flying is not for the actual running of the machine, which costs little more than a motor-car, but the transport of the people who are flying, from the aerodrome to the towns it is desired to visit.

Canadian churches took up the matter with Dr. Winnington-Ingram during his visit to Canada, and similar action is planned in Australia, New Zealand and other countries during his Empire tour. The Bishop was inclined as a

variant from the usual motor trip. They would gain added dignity and beauty if re-erected in Canberra, Wellington, Pretoria or Ottawa.

Swans sing before they die—they were no bad thing
Should certain persons die before they sing.—Coleridge.

HOMEWOOD SANITARIUM
GUELPH, ONTARIO

A hospital for nervous and mild mental cases. Beautiful and restful surroundings. Every facility for all treatments. Rates moderate. Address, Harry Clare, M.D., Medical Superintendent.

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NIGHTINGALE
Room
MOUNT ROYAL
HOTEL
Montreal

VERNON G. CARDY, Managing Director

In Detroit
It is the Tuller
For Value
Facing Grand Circus Park,
the heart of Detroit, 800
pleasant rooms, \$2.50 and up.
Ward B. James, Manager.
DETROIT, MICH.
HOTEL
TULLER

First-aid
Whether skin is broken or
bruised or muscles tired,
apply a few drops of
Absorbine Jr. It is an
antiseptic and liniment.
of 12 oz. \$1.00
stain. Keeps handy. \$1.25 at
druggists or postpaid. Lib-
eral trial bottle, postpaid,
too.

W. F. YOUNG, Inc.
344 St. Paul St.
MONTREAL

Absorbine Jr.
THE ANTISEPTIC LINIMENT

for
Splitting
Headaches

Rub your throbbing forehead with comforting, refreshing BAUME BENQUE. It removes the congestion and brings relief like nothing else. Used for quick relief by millions of sufferers for over thirty years.

Say "Ren Gau" to
your druggist.

BAUME BENQUE
(ANALOGIQUE)
The Original Baume
\$1.00

For Free Sample
Send us to cover
cost of packing and
mailing.
The Leaning Miles
Co. Ltd., Montreal.

Tools that do a fine job

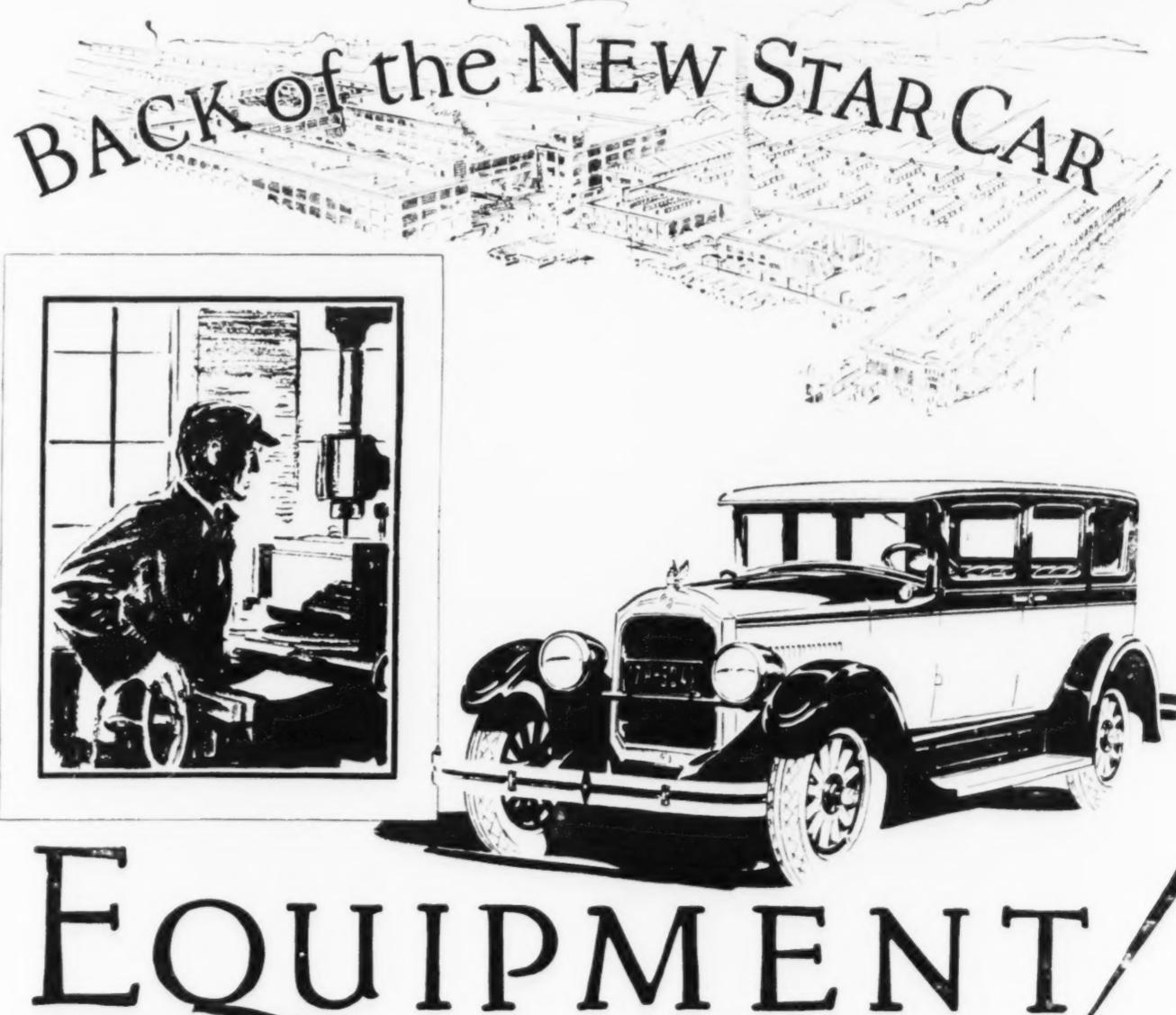


Simms brushes do a flawless painting job. You can tell them by the distinctive White Band on the handle.
Simms on a brush is a guarantee of quality.

SIMMS
SET IN RUBBER

SAINT JOHN, N.B.

Nabob
The occasional letter
brings value. Genuine
Gouache. \$3.00



EQUIPMENT

BACK of every New Star Car is not only a comprehensive Knowledge of Canadian motoring requirements and the Skill to apply that knowledge, but there is also the most modern Equipment with which to convert that knowledge and skill into a quality automobile.

The long life of the New Star Car is partly accounted for by the way in which the only machine of its kind in Canada assembles the frame. Under a 25-ton pressure, the rivets are pressed into place while cold. There is consequently no shrinkage as in the case of heated rivets and less pressure.

Therefore the frame of a New Star Car, though consisting of several parts, is actually one solid piece—a changeless foundation for the utmost in owner-service.

To this and similarly superior Equipment plus expert workmanship must be credited the fact that the New Star Car possesses a quality that cannot be purchased in any other automobile at or near its price.

Another reason why the New Star Car is the "Aristocrat" of the low-price field.

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DURANT MOTORS OF CANADA LIMITED
TORONTO

CANADA

THE FASTEST OCEAN SERVICE IN THE WORLD

The famous

AQUITANIA
Feb. 4th Feb. 26th March 19th

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TO EUROPE
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Three magnificent "floating palaces," known the world over for their speed and luxurious comfort.

The same high character of Cunard service which has made these express liners internationally famous is also responsible for the popularity of the five 20,000-tonners, *Laconia*, *Scythia*, *Samaria*, *Carmania* and *Caronia*, with their more moderate rates.

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Particulars from
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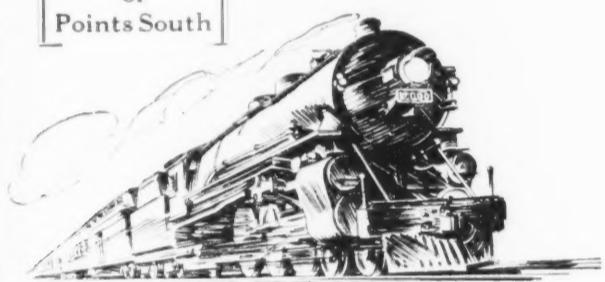


FALKLAND ISLANDS BATTLE MEMORIAL
The Falkland Islands Battle Memorial, which has been erected at Port Stanley, Falkland Islands. It is 32 feet high and stands in Port Stanley Bay, where the English battleships laid in waiting for the coming of the Germans.

Lehigh Valley Service

to

New York
Philadelphia
Atlantic City
or
Points South



A Lehigh Valley New York, Philadelphia, Atlantic City, or points South may be made conveniently and comfortably over the Lehigh Valley's well-blasted railroads, equipped with the newest rail in general use on any railroads. Lehigh Valley is one of Canadian National Railways. Tickets, reservations, and information at City Office, Canadian National Railways, or Lehigh Valley Office, 13 King Street W., Toronto. Phone Elgin 2214-2215. F. V. Higginbottom, Canadian Passenger Agent.

Lehigh Valley Railroad

The Route of The Black Diamond



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and Subsidiary Companies Limited

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Treasurer—V. E. Dymont Secretary—Thos. Leeming
Managing Director—G. W. de C. O'Grady
Lorne Johnson, P. W. Pearson, M.L.A.

Consolidated Balance Sheet as at December 31, 1926

ASSETS	
Current Assets:	
Cash on Hand and in Banks	\$ 207,982.25
Notes Receivable—Customers, less Reserve for Doubtful Notes	1,867,972.32
Accounts Receivable	1,157.34
Total Current Assets	\$ 2,075,612.91
Prepaid Expenses	1,901.17
Investments	
Mortgages and Loans	\$ 60,812.04
Real Estate	12,000.00
Office Furniture and Equipment, less Depreciation	2,000.00
Total Assets	\$ 2,151,471.13
LIABILITIES	
Current Liabilities:	
Notes Payable to Bankers—Secured	\$ 1,535,930.95
Accounts Payable	9,151.91
Reserve for Income Tax Year 1926	5,285.60
Holdbacks on Customers' Notes Discounted	11,204.41
Dividends Payable	23,894.29
Total Current Liabilities	\$ 1,590,475.10
Mortgages Payable and Accrued Interest	3,024.96
Unearned Discount	113,571.03
Capital Stock:	
Authorised	
7% Cumulative Preferred	— \$1,000,000
shares of \$100.00 each	\$1,000,000.00
Common—6,000 shares of no par value	
Issued	
7% Cumulative Preferred—1502 shares of \$100.00 each on which there has been paid	\$ 339,920.00
Common—6,000 shares of no par value	339,920.00
Surplus	
Minority Interest in Capital Stock and Surplus of Standard Agency, Ltd.	370.89
Total	\$ 2,151,471.13
Contingent Liabilities—None.	

ADVISORS' CERTIFICATE
We have examined all accounts of Commercial Finance Corporation Limited, and its Subsidiaries, Adair Discount Corporation and Standard Agency, Limited, for the year ended December 31, 1926, and have prepared therefrom the appended Consolidated Balance Sheet, which, in our opinion, is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as of December 31, 1926, according to the best of our information and the explanations given to us and as shown by the books of the Corporation.

We have obtained all the information and explanations we have required.

FEAT MARWICK, MITCHELL & CO., Chartered Accountants.

Charleston Popular in London

THE Charleston has conquered London. But its conquest has scarcely been established when it is threatened by another new-comer, also negro in origin—the "Black Bottom" or "Black Shuffle". The name is derived from the muddy bottom of the Mississippi river on which negroes used to dance at their work of making bricks. The same infectious which greeted the Charleston last winter is now poured out upon the



MEDICAL MAN AS SCULPTOR

Dr. W. Hills Sheldon, at the height of a successful medical career, fled from New York to Florence to study the art of sculpture, is now holding an exhibition of his works at New Bond Street, London, which has been a complete demonstration. "Spirit of the Air" is the title of the above work, which is but one of many fine achievements.

NOTHING LIKE IT!
THE DELICIOUS ODOR OF SIZZLING SLICES OF

FEARMAN'S
Star Brand
BACON

—what a pleasant breakfast table greeting. Serve this famous bacon every morning. Look for the Star—it assures you of delicious flavor—famous since 1854.

The New Trade Treaty

With Czechoslovakia and

KOH-I-NOOR
The Perfect Pencil

The new trade treaty with Czechoslovakia which became operative January 1st, is of interest to every user of finer pencils in Canada, because—Czechoslovakia is the home of the famous "KOH-I-NOOR" and "MEPHISTO" pencils.

Now with this treaty by which preference is given Canadian products by Czechoslovakia, the goods of that country are in turn entered here under more favorable terms.

This will mean a wider distribution than ever of these pencils and the assurance that they will now be readily obtainable everywhere in Canada.

For information write

A. J. McCRAE, Canadian Representative,
23 Scott Street, Toronto, Ont.

Why Parker Duofold is ever ready to go!

—as you'll discover
the instant pen point
touches paper

We grind an ink channel between the two nibs of the Parker point. Thus a thin film of ink is always present when the pen is in writing position.

This film of ink also covers the iridium tip just as a drop of water on your finger projects beyond the surface of the skin. It's too small to be easily seen, but big enough to touch the paper ahead of the point. This instantly sets up capillary attraction. So the ink begins to flow the moment you start to write.

This celebrated point is so strong, so skilfully tempered and ground, that we guarantee it 25 years, not only for mechanical perfection but for wear! It is set in a balanced Over-size barrel, made of Permanite—Parker's new, light-weight, Non-Breakable material.

Take your choice of Black and Gold, Black-tipped Jade, or Black-tipped Lacquer-Red. But look with care for that stamp of master craftsmanship, "Geo. S. Parker—DUOFOLD." Then imitations can't deceive you.

Parker Duofold Pencils to match the Pen: Lady Duofold, \$1; Over-size Jr., \$3.50; Big Brother, Over-size, \$4.

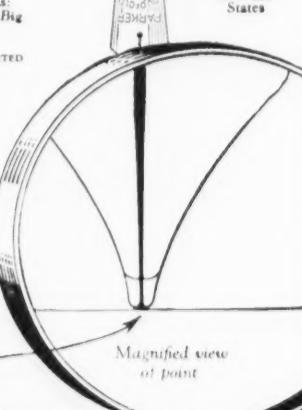
THE PARKER FOUNTAIN PEN COMPANY, LIMITED

TORONTO 3, ONTARIO



Made in
Canada—
Same Price
as in the
United States

When
you write with
Parker Duofold—
first to touch
the paper the
thin film
of ink



Parker
Duofold OVER-SIZE
Lucky Curve Feed and 25 Year Point \$7

Duofold Jr. or Lady Duofold, \$3

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SATURDAY NIGHT

FINANCIAL SECTION



TORONTO, CANADA, FEBRUARY 19, 1927

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Years and Years Ago Extensive Oil Field Existed in Counties of Albert and Westmoreland, New Brunswick of Which Now Only Small Gas Field Remains—Another was Under Bay of Chaleur—Where Has it Gone and Why? — The Mineral Called Albertite

By Louis Simpson

HYDRO-Carbon Oil, (or as it is sometimes misnamed Mineral Oil), in some one of its many fractions, is used in every Canadian household. It may be purchased as Gasoline or Motor Spirit, as Kerosene or Lamp Oil, as Feed oil, or as one of the many qualities of lubricating oil. It may even be purchased under a more or less fancy name, of a quality which enables its use as a medicine. In some form or other, under its correct name, or under some given name, every Canadian household now finds a use for some sort of quality of Hydro-Carbon oil.

Information concerning certain lost oil fields of Eastern Canada may therefore be of interest. It may not only be of interest but also instructive to learn how Dame Nature has, in the far away past, been so inconsiderate to the citizens of Canada who have settled in or near the Maritime Provinces. Evidences have accumulated that demonstrate that, in the Counties of Albert and Westmoreland, in the Province of New Brunswick, years and years ago, in the parts of those counties that surround the upper waters of the Bay of Fundy, and under those waters, there existed an extensive oil field, rich in high grade hydro-carbon oil, which, in area probably exceeded 500 square miles. Of this large area there remains to-day a small gas field that also yields a small quantity of oil, the area of which is probably only one twentieth of the original area. What has become of the oil, that many years ago was stored in the larger area, is of course known to Dame Nature, but can only be guessed at even by the geologist, the position being aptly described in the old saying, "When doctors disagree, then, who shall decide?" *

A SECOND and probably a more extensive oil field existed under the waters of the northern section of the Bay of Chaleur, extending for unknown miles, under the waters of the Gulf of Saint Lawrence, approaching, if not touching, Prince Edward Island to the east, the north shore of the Province of New Brunswick to the south and the Gaspé coast to the west.

Most of this area being now under the sea, it is not possible to estimate the probable extent which may have considerably exceeded 1,000 square miles. It will be asked what evidences exist that warrant the assumption that these oil fields did, at one time, exist. Also what became of these large oil deposits and how was it that they became wasted. Whilst the evidence available is not conclusive, it is yet of a sufficiency to warrant the acceptance of certain conclusions. The writing seen upon the wall is plain to read, but it is only of recent years that its meaning has begun to be understood and even today there is much that requires further elucidation. Geologists have noted what is known as the Hillsboro Fault in Albert County, the upended strata of what are known as Indian and Lutz Mountains, located to the west of Moncton in Westmoreland County, the vertical beds of oil yielding shale found in the Albert Mines area. These are all evidences of very extensive earth movements in the past. Gas well drilling in the Small Gas Field, left as evidence of what has been, has proven that the geological strata of the Albert Mines (the ground surface of which is only a little more than 100 feet lower than the ground surface of the Gas Field's area) is over 2,000 feet lower in the geological series than are the beds of the Gas Field.

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Evidence that leads to the supposition that the disturbance, that thus partially destroyed the Bay of Fundy oil field, occurred many years subsequent to the laying down of the Albert Mines' Shales. This is proven by the fact that over the shale beds of the Albert Mines, nearer the Bay of Fundy upper waters, the shale beds are covered by beds (several hundred feet in thickness) of conglomerate. The conglomerate has been brought down from the north by the action of glaciers. Above the conglomerate there are beds of limestone—limestone is the creation of marine origin and is laid down under the sea. Above the limestone occur deposits of gypsum, supposed to be the residue left from the evaporation of sea waters. Enclosed in this gypsum are found small deposits of Albertite. The contention is that these small deposits were a result of the eruption of oil which created the Albertite veins. This seems reasonable.

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Justice Fisher's Fine Tribute to Saturday Night

IN THE SUPREME COURT OF ONTARIO

BOYS vs. THE STAR PRINTING CO., LTD.

—Extract from His Lordship's Charge to the Jury

"Newspapers are a useful and powerful institution in our country, and without them what a tame thing a political contest would be...."

"Newspapers can do an immense amount of good, and also an immense amount of harm. On this subject I am going to digress for a moment to mention a matter which has nothing whatever to do with this case, with a view to emphasizing the usefulness of a newspaper. I do so because of the information I have gained in the Bankruptcy Court. The paper to which I refer is the Toronto Saturday Night. I do not know anything about its politics, and I have no interest in the paper, but to my knowledge it has fearlessly attacked and driven out of the country any number of fraudulent companies and the unscrupulous men connected with them, thereby saving for the people many millions of dollars. As stated, I mention this only to show you the great public service a newspaper does."

Certified to be correct,

Sydney W. Brown,
Official Reporter, S.C.O.

this man's dashing and well-known signature on a wholly valid order blank and the shipment lying in a corner of his busy office, where it had reposed for many weeks following the end of the examination period allowed in the agreement. In his own business this man is an excellent collector. He expects those who deal with him to live up to their obligations. In future, he will read first every piece of paper to which he places his signature.

It is the business of a good salesman to interest you in whatever he has to sell. That is what he is hired to do. He does it in a personal sort of way. He dwells longest upon what seems to him will most interest *you*. It is his job to show you why you want what he offers. If you are ambitious he may talk about what you can do when you have made your purchase, and he may give very little time to describing merchandise, prices or terms. You may not take it all in when he does mention them. For your protection and his own, the salesmen who values public goodwill, describes the merchandise, the price and the terms as accurately and fully as he knows how in the body of the contract. It is there for *you* to read and consider before you sign.

A trustworthy salesman who is serving the best interests of an intelligent employer will not only allow you to read the agreement to which you set your signatures, he will invite you to do so. Use this opportunity. Never neglect this simple step toward insuring mutual understanding. And it may save you many a dollar. *Read first, and read carefully.*

MANY unexpected things can happen when the customer signs just read the contract.

A gifted salesman representing a commercial school had an opportunity to address a group of fifty junior accountants. The school markets a course consisting of general business texts, including an outline of the elements of accountancy. For reasons and from motives which are still obscure, the salesman represented the course as instruction in *advanced* accountancy. He got and held the attention of his audience, aroused interest, stimulated desire. He ended by stating that he had but a few minutes to catch his train. Whereupon thirty-two adult persons, skilled in their calling, signed the contracts which he submitted without reading them. When the texts were delivered they were not as represented by the salesman. They were as represented in the contract. As

READ BEFORE YOU SIGN



WHICH DO YOU DO
THIS OR THAT

This publication goes to press to inform you of the school and its distinctive advantages. It is designed to adjust to the satisfaction of either a customer who wants the school to do his work for him, or a salesman who wants to refund their money. The salesman wants customers to give up to the experts so he can get the sale.

For the salesman to this this is a good scheme to give the customer a sound understanding of the terms and conditions upon which the goods are sold. When you read the contracts which such salesmen present to you, see that they represent conditions and terms in the manner and over the name of their employers.

The best salesmen to-day are proud of their organization, their companies and their merchandise. They do not pose as philanthropists. They talk about their merchandise and its merits, and finally about the terms of the contract. They can afford to let you read the contract carefully because it contains what they have told you. The magazine publisher who offers you a gratis or publications "free" or the cost of postage in order to introduce these "magazines" or "for advertising purposes" may place a notice, thumb over the body of the contract in the hope that you will miss the main clause relating to additional monthly payments. The magazines may be worth all the contract calls for, but if you read the contract you will perceive and that the publishers make no such professions to philanthropy. The printed contract will protect you against the wiles of unscrupulous salesmen if you will read it.

The habit of reading contracts is also a wise and necessary check on unskilled advertising. Intelligent advertisers welcome it because it means a better understanding regarding their product, its price and terms. It prevents episodes like this:

A young woman read an advertisement saying \$100 puts this new gas range in your home. Balance payable at \$20 weekly." She went to the store and paid her dollar, signing her contract without reading it. When the stove was delivered she learned to her consternation that she had promised to pay an additional \$9.00 on delivery of the stove and that the deferred payment charge was for the balance.

True, the advertisement was faulty; ambiguous in effect if not in intent. But the contract stated all of the terms clearly.

Contrast with this the experience of a young woman who saw a standard make of piano advertised at a remarkable price. She visited the store, tried the piano, liked it, said she would buy it. A sales contract was presented for her signature. Contrary to all precedent, she sat down on the piano bench and read it. It described an entirely different instrument. Maken case serial numbers all were different from the one she had examined. She demanded an explanation. Before the end of the day the piano she wanted was delivered at her house for the advertised price by a polite and apologetic merchant. She read her contract.

Members of various groups are inclined to deplore the heedlessness of those in other groups. Habit, rather than education or occupation, seems to determine this matter of reading a contract before signing it. The man to whom this happened graduated with honors from his university and honors have sought him ever since.

It was because of his position on the board of education, said his visitor, that a publisher had determined to present him with its new encyclopedia. The company wanted one man in each community whose opinion really counted to accept a set without cost, merely in order that they might have a local reference. If he didn't think well of the publication, he might say so freely. There was no testimonial to

(Continued on Page 25)



Twentieth Lesson (Taken from George Meredith's "The Shaving of Shagpat")

"For man and the deeds preluding change.
Fear not great beasts, nor eagles when they range.
But dread the crawling worm or pismire mean.
Satan selects them, for they are unseen."



SATURDAY NIGHT

FINANCIAL SECTION



TORONTO, CANADA, FEBRUARY 19, 1927

Certain Lost Oil Fields of Eastern Canada

Years and Years Ago Extensive Oil Field Existed in Counties of Albert and Westmoreland, New Brunswick of Which Now Only Small Gas Field Remains—Another was Under Bay of Chaleur—Where Has it Gone and Why? — The Mineral Called Albertite

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—Extract from His Lordship's Charge to the Jury herein.

"Newspapers are a useful and powerful institution in our country, and without them what a tame thing a political contest would be....."

"Newspapers can do an immense amount of good, and also an immense amount of harm. On this subject I am going to digress for a moment to mention a matter which has nothing whatever to do with this case, with a view to emphasizing the usefulness of a newspaper. I do so because of the information I have gained in the Bankruptcy Court. The paper to which I refer is the Toronto Saturday Night. I do not know anything about its politics, and I have no interest in the paper, but to my knowledge it has fearlessly attacked and driven out of the country any number of fraudulent companies and the unscrupulous men connected with them, thereby saving for the people many millions of dollars. As stated, I mention this only to show you the great public service a newspaper does."

Certified to be correct,

Sydney W. Brown,
Official Reporter, S.C.O.

this man's dashing and well-known signature on a wholly valid order blank and the shipment lying in a corner of his busy office, where it had reposed for many weeks following the end of the examination period allowed in the agreement. In his own business this man is an excellent collector. He expects those who deal with him to live up to their obligations. In future, he will read first every piece of paper to which he places his signature.

It is the business of a good salesman to interest you in whatever he has to sell. That is what he is hired to do. He does it in a personal sort of way. He dwells longest upon what seems to him will most interest you. It is his job to show you why you want what he offers. If you are ambitious he may talk about what you can do when you have made your purchase, and he may give very little time to describing merchandise prices or terms. You may not take it all in when he does mention them. For your protection and his own, the seller who values public goodwill, describes the merchandise, the price and the terms as accurately and fully as he knows how in the body of the contract. It is there for you to read and consider before you sign.

A trustworthy salesman who is serving the best interests of an intelligent employer will not only allow you to read the agreement to which you set your signature, he will invite you to do so. Use this opportunity. Never neglect this simple step toward insuring mutual understanding. And it may save you many a dollar. Read first, and read carefully.

MANY unexpected things can happen when the customer does not read the contract.

A gifted salesman representing a commercial school had an opportunity to address a group of fifty junior accountants. The school markets a course consisting of general business texts, including an outline of the elements of accountancy. For reasons and from motives which are still obscure the salesman represented the course as instruction in advanced accountancy. He got and held the attention of his audience, aroused interest, stimulated desire. He ended by stating that he had but a few minutes to catch his train. Whereupon thirty-two adult persons, skilled in their calling, signed the contracts which he submitted without reading them. When the texts were delivered they were not as represented by the salesman. They were as represented in the contract. As

READ BEFORE YOU SIGN



WHICH DO YOU DO?
THIS OR THIS

This publication goes to press the differences between the school and its thirty-two customers have not yet been adjusted to the satisfaction of either side. The customers want the school to live up to the representations of the salesman or refund their money. The school wants its customers to live up to the contracts which they signed.

For one salesman like this there are stores who strive to give the customer a correct understanding of the terms and conditions upon which the goods are sold. When you read the contracts which such salesmen present you will find their representations confirmed in the atmosphere and over the name of their employers.

The best salesmen to-day are proud of their occupation, their customers and their merchandise. They are not poseurs or philanthropists. They talk about their merchandise and its makes and merits and finally about the terms of the contract they can afford to let you read the contract carefully because it confirms what they have told you. The ingenuous soul who offers you a brief of publications "inserted for the cost of postage in order to introduce these magazines" or "for advertising purposes" may place a mark "M" over the body of the contract in the line that reads "will cause the participant printing for additional monthly payments. The magazines may be worth all the contract calls for. Higher costs and the cost of coin will probably add that the publishers make no such professions to philanthropy. The printed contract will protect you against the wiles of unscrupulous salesmen if you will read it."

THE habit of reading contracts is also a wise and a necessary check on unskillful advertising. Intelligent advertisers welcome it because it means a better understanding regarding their product, its price and terms. It prevents episodes like this:

A young woman read an advertisement saying "\$1.00 puts this new gas range in your home. Balance payable at \$2.00 weekly." She went to the store and paid her dollar, signing her contract without reading it. When the stove was delivered she learned to her consternation that she had promised to pay an additional \$9.00 on delivery of the stove and that the deferred payment charge was for the balance. True, the advertisement was faulty; ambiguous in effect if not in intent. But the contract stated all of the terms.

Contrast with this the experience of a young woman who saw a standard make of piano advertised at a remarkable price. She visited the store, tried the piano, liked it, said she would buy it. A sales contract was presented for her signature. Contrary to all precedent she sat down on the piano bench and read it. It described an entirely different instrument. Maker, case, serial numbers—all were different from the one she had examined. She demanded an explanation. Before the end of the day the piano she wanted was delivered at her house for the advertised price by a contrite and apologetic merchant. She read her contract.

Members of various groups are invited to deplore the heedlessness of those in other groups. Habit rather than aversion or aversion however seems to determine this matter of reading a contract before signing it. The man to whom this happened graduated with honors from his university and honors have sought him ever since.

It was because of his position on the board of education that his visitor that a publisher had determined to present him with its new encyclopedia. The company wanted one man in each community whose opinion really counted to accept a set without cost, merely in order that they might have a local reference. If he didn't think well of the publication, he might say so freely. There was no testimonial to be read.

(Continued on Page 25)



Twenty-first Lesson (Taken from George Meredith's "The Shaving of Shagpat").

"For ruin and the deeds precluding change,
Fear not great beasts, nor eagles when they range;
But dread the crawling worm or pismire mean,
Satan selects them, for they are unseen."

YOUR INVESTMENTS

Consult us
for
SAFETY
and
PROFIT

Telephone Ad. 8216.

JOHN STARK & CO.
MEMBERS TORONTO STOCK EXCHANGE
MONTRÉAL CURB MARKET
Royal Bank Bldg. TORONTO
Established 1870



PERFECTION GLASS COMPANY'S STOCK

Editor Gold and Dross—

I enclose a copy of circular received from the Perfection Glass Co. Ltd. of Montreal. Since then have had a call from their Mr. Nixon, 309 Dominion Bank Building, endeavoring to interest me in a further purchase of stock, prior to the issue of the bonus.

The figures quoted show wonderful results for the capital and time involved, in fact it looks "too good" to me.

Have you any information on this company? Do you know if any stock is being offered by Montreal brokers and if so, at what price?

"Burlington", Toronto, Ont.

I do not know of any stock being offered by Montreal brokers or by anybody but the Perfection Glass Company, Limited, itself. The Mr. Nixon referred to helped in the selling of the first issue of stock referred to. The circular, signed by Jas. A. Watt, President Perfection Glass Company, Limited, 291 Inspector Street, Montreal, Que., and dated January 27th, states that there is to be an increase in the capital stock of the Company, that this will carry with it a large bonus to the holders of the original shares, and that "this, together with the steady increase in the Company's business and the fact that its shares advanced to \$15, has attracted the attention of large brokerage firms and others who are now anxious to buy these original shares with a view to making a quick turnover". After relating how this new company last summer erected a great factory, in a locality instated, to take the place of five buildings in which operations had previously proceeded, how business had been so brisk that even this factory had to be extended, and how a factory would have to be built at Windsor, Ontario, as well to build them bullet-proof and unshatterable glass, Mr. Watt states that to take care of this new extension the present capitalization of the Company will have to be increased "as the original shares of the Company have been all sold". But he adds "Only a few small lots are available in cases where shareholders have been unable to meet their final payments. These lots as far as possible are being placed among the present shareholders."

For the benefit of the present shareholders he states that a stock bonus of one hundred per cent will be paid to the holders of the original shares when final payments have been made. He says, "It is further proposed to recall the old stock certificates and issue new ones which will be of a form APPROVED BY THE BOARD OF GOVERNORS OF THE STOCKS EXCHANGER WHICH STOCK EXCHANGE IS NOT STATED."

The circular says the Company is "in a strong position financially showing an inventory in its warehouses valued at nearly a quarter million dollars, a large bank balance and accounts receivable approaching the hundred thousand dollar mark. This does not include real estate, machinery and equipment, a fleet of trucks, or goodwill as indicated by more fifteen hundred customers and a rating close to half a million dollars. Bank loans today do not exceed \$15,000" and the move is that all this has been done in one year.

Immediately following your receipt of this glowing circular comes Mr. Nixon wanting you to buy more stock before the bonus comes. You do not state the price at which he offered this stock but in view of the circular let us suppose that it is \$14 a share. Such an advance probably represents an arbitrary advance made by the Company's selling agency as the stock is not traded in on any of the above exchanges of Canada. The bonus stock will not add one cent to the possessions of those receiving it, for after it is issued there will be exactly the same assets and liabilities and the same income and expenditure. Before paying \$14 for more stock in this Company I would advise you to insist on Mr. Nixon showing you a verifiable statement of the Company showing the gross sales made by it, the expenditure of making those sales, the overhead expenses, the capitalization authorized and issued, the actual money put into the business as a result of the stock already sold, the working capital position and the return on capital. This data would be very acceptable evidence for any shareholder, and there is no reason why the President should not further increase the confidence of the shareholders in the future of the Company by giving these details if they would have that effect.

I asked the President of the Company for the information outlined in the preceding paragraph and have just received my reply. In the course of his letter Mr. Watt says:

All the information asked for in your letter will be set forth in a financial statement covering the operations of this Company up to December 31st, which will be submitted to the shareholders at the annual meeting. This statement will be signed by the Auditing Firm of Price, Waterhouse & Company, but will not be completed for some time and as all figures are not at hand it would perhaps be unwise to attempt to answer your inquiries until such time as we are in a position to make definite statements and quote exact figures."

I would certainly in your place wait for this statement before making a further investment in the stock at a premium on the issue price.



MR. A. B. WOOD
Vice-President of the Sun Life Assurance Company of Canada, whose annual statement is reviewed in this issue.
Photo by International Press.

WAIT UNTIL THE CHICKENS ARE HATCHED

W. M., Montreal, Que. I did not make any error in making reply concerning the Red Lake district. The situation on the Smith-Morrison was in mind at the time as being among a number of interesting mining prospects at Red Lake. However, the only definite information at hand which would indicate a mine in the making is that found on the Howey itself. It is just possible the bald observation may have been misinterpreted. I have seen fine specimens from the Smith-Morrison, also from the McIntyre and Dome holdings. However, in no case, apart from the Howey, does there appear to have been consistent average assays obtained. This does not mean that further work will not disclose additional important mines, but that is a matter which remains to be seen.

The newspaper report, from which you quote, is ambiguous and misleading. Why not say: "Should further work uncover gold at Toronto's Union Station, the Hollinger may be eclipsed." The report which you enclose over the name of H. M. Morrison is also ambiguous. It means very little to state that assays show gold content "as high as" \$31 per ton. Indeed, assays might show "as high as" \$100,000 to the ton and not indicate a mine. What is required is knowledge of assays secured from channel samples taken by some competent mining man.

While in Red Lake, I did not visit your property, but I learned from reliable mining men who had been over the claims that the Smith-Morrison is indeed one of the more promising groups "in the prospect stage" in that section. To talk about forty to fifty million dollars in connection with a mining prospect is not in keeping with the attitude of conservative mining men. Reference to the "almost unlimited wealth that has accumulated here, and is only awaiting sufficient funds for development," savors of high-pressure methods, methods which your very promising mining prospect does not appear to need. Could you ever picture the outstanding heads of such mining companies as Hollinger, International Nickel and others referring to "almost unlimited wealth" on a group of mining claims, and estimating or intimating tens of millions of dollars before extensive diamond drilling or underground work?

MANUFACTURERS' BUILDING BONDS

W. S. T., London, Ont. There is a fairly steady demand in Toronto for good accommodation for light manufacturing, and I do not think that a building of the type of the Manufacturers' Building, now in course of erection at the corner of Adelaide and Widmer Streets, Toronto, should have much difficulty in earning enough to take care of interest payments on the bond issue it secures. The building is well located, being only five minutes' walk from the Union Station, and the financing has been done by the United Bond Company, Limited, of Windsor, Ontario, which has had a successful career to date in financing the construction of various types of buildings. As the United Bond Company guarantees the bonds it sells it is reasonable to suppose that in its own interest it has taken all the precautions that experience suggests as being necessary for the protection of those who buy the bonds which these buildings secure. In the case of the Manufacturers' Building, the United Bond Company estimates the net annual earnings at \$28,800, which would be nearly three times the greatest annual interest charge. Part of the total issue of these bonds matures each year from 1928 on, so that the amount of security behind the remainder naturally increases from year to year. Of course, real estate mortgage bonds do not enjoy as high marketability as do Government, municipal or high-grade public utility and industrial bonds. In other words, they would probably not be so easy to sell at short notice, should you need money suddenly at any time. However, reasonable safety seems to attach to these bonds.

ELECTRIC REFRIGERATION CORPORATION

C. G., Chatham, Ont. In our opinion Electric Refrigeration Corporation shares are interesting as a business man's speculative investment at the present market price of around \$35. For the nine months ending December 30th, 1926, the company earned \$4.32 per share as against \$4.09 for the corresponding period of 1925. However, there was a net loss of \$541,367 for taxes and charges for the first fiscal quarter of the new year ending December 31st, 1926, but this is understood to have been due to the usual seasonal decline experienced at that time of the year. In January the directors declared

Security Review Profitable

A careful review of one's investments at this time of year is more than usually opportune. Such a review almost invariably results in discovering some profitable exchange, sale, adjustment or possibility of new investment. Then, too, accumulating fund for new investment may be available from:

1. Incoming funds from sale of property.
2. Money now drawing a low rate of interest.
3. Bond or mortgage interest.
4. Bank interest.
5. Stock dividends.
6. Early maturing bonds, etc.

Such funds may be safely and profitably employed and adjustments and exchanges made, at present, to excellent advantage.

We shall be glad to make suggestions as to the betterment of investment lists or to consult with those having investment problems.

A. E. AMES & CO.

LIMITED
53 KING STREET WEST TORONTO
TRANSPORTATION BLDG. MONTREAL
BELMONT HOUSE VICTORIA, B.C.
LONDON BLDG., VANCOUVER, B.C.
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GRESHAM HOUSE, OLD BROAD ST.
LONDON, E.C.2, ENGLAND
Business Established 1880

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STOCK BROKERS and FINANCIAL AGENTS
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Members Montreal Stock Exchange

STOCKS, BONDS and UNLISTED SECURITIES

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(Members Montreal Curb Market)

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CASSELS, SON & CO.

ESTABLISHED 1877

MEMBERS TORONTO STOCK EXCHANGE

MCKINNON BLDG. TORONTO.

An accepted authority on investments

The Greenshields Catalogue, the 6th edition of which has just been published, has come to be accepted by the investing public as an authoritative and reliable guide.

It analyzes and describes over 50 leading Canadian securities—gives the latest available figures regarding each.

A copy will be mailed on request.

Please ask for Catalogue 6

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Members Montreal Stock Exchange

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also Mount Royal Hotel Building

TORONTO QUEBEC OTTAWA
14 King Street East 80 St. Peter Street 46 Elgin Street

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Persons expecting to make long sojourns abroad or in other parts of the country should appoint this Company custodian of their stocks and bonds. We will place the securities in our vault, clip coupons and collect dividends, crediting the income to their accounts. Many travellers make a practice of this and find our service well worth the modest fee charged.

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Head Office: PRUDENTIAL TRUST BLDG., MONTREAL
Branches: Halifax, St. John, Toronto, Winnipeg, Regina,
Vancouver, London, Eng.

A.J.Pattison, Jr. & Co.

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Toronto Stock Exchange

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Specialists Unlisted Bonds and Stocks

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5104-5105-5106

H Eliminate the Risk
Every investor is anxious to eliminate the risk of loss, and secure the greatest income possible.
We have a new issue of bonds which are specifically secured by collateral, which is insured against all loss by a strong and old-established British Insurance Company.
Write for descriptive circular.

HOUSER WOOD & CO.
LIMITED
INVESTMENT BANKERS
ROYAL BANK BLDG-TORONTO

WE OFFER:
PERSONAL SERVICE
In the Careful Selection of Government, Municipal and High-Grade Investment Securities.
Suggestions on Request.

CAMPBELL, THOMPSON & CO., INVESTMENT BANKERS
293 Bay St., TORONTO

S. A. MARVIN R. H. SCARLETT
FLEMING & MARVIN
Established 1909
Stock and Investment Brokers
Orders Executed in all stock Markets
320 Bay Street
TORONTO CANADA

We recommend
Hamilton Dairies
Preferred and Common
DENMAN & CO.
LIMITED
INVESTMENT BANKERS
HAMILTON, ONT.
BRANCH: BELLEVILLE, ONT.

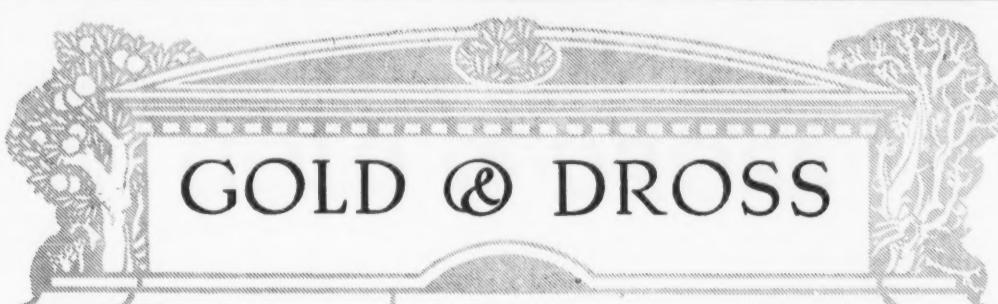
A SOUND PUBLIC UTILITY INVESTMENT
We recommend
LAURENTIAN HYDRO-ELECTRIC LIMITED
6½% BONDS DUE 1934
PRICE 102 AND INTEREST TO YIELD 6.15%
Particulars upon request.

BROWNE URQUHART & COMPANY LIMITED
INVESTMENT BONDS
180 ST. JAMES STREET, MONTREAL

CANADIAN PACIFIC RAILWAY COMPANY DIVIDEND NOTICE

At a meeting of the Board of Directors held today the following dividends were declared:
On the Preference Stock, two per cent for the half year ended 31st December last.
On the Common Stock, two and one-half per cent for the quarter ended 31st December last, from railway revenues and Special Income.
Dividends are payable 1st April next to Stockholders of record at three p.m. on 1st March next.
By order of the Board,
ERNEST ALEXANDER,
Secretary.
Montreal, 14th February, 1927.

service
An established Commission House offering an unexcelled service to clients.
A. L. HUDSON & COMPANY
ESTABLISHED 1920
TORONTO
King & Jordan Sts.
Elgin 1104.
Members:
Winnipeg Grain Exchange
Chicopee Board of Trade
Montreal Stock Exchange
Standard Stock & Mining Exchange
New York Curb Market (Asso.)



the regular quarterly cash dividend of 50 cents per share, but omitted the stock dividend of 1¼%, which had been paid in the three preceding quarters. On the basis of an annual dividend rate of \$2, and the market price of \$35, the yield to investors is thus 5.7%. Current business is believed to be satisfactory and officials of the company predict that new sales records will be made this year. The consolidated balance sheet of December 31st, 1926, showed the company to be well supplied with working capital, current assets exceeding current liabilities by \$6,778,554. The profit and loss surplus of the same date amounted to \$5,770,957, while the indicated total book value excluding \$765,772 for patents, good-will, etc. but including \$750,000 reserve for contingencies, showed that the equity behind these shares was equal on that date to \$17.50 per share. There is no doubt that iceless refrigeration is here to stay, but this stock and that of other companies in this industry must be considered to have a distinct element of speculation at this stage, as the industry is not yet out of the development stage.

CALEDONIAN REALTIES, LTD.

P. J., Toronto, Ont. The Caledonian Realities Limited was incorporated on Oct. 4, 1911, under Dominion laws and acquired a tract of land comprising 164 acres adjoining Dominion Park in Montreal East. The company subdivided this land into building sites for industrial plants, residences, etc. The disposal of these was undertaken by Findlay and Howard Limited, local real estate agents, which concern was later succeeded by John Findlay Limited. John Findlay is the president of Caledonian Realities Limited. A certain number of lots were disposed of prior to the outbreak of the war, but since 1914 the company's business has been practically at a standstill. We understand that little or no actual business has been done during the intervening period although certain parties have recently entered into negotiations with the company, with a view to acquiring a certain portion of its property to be used as a cemetery. However, strong opposition has developed from holders of other property in the same locality. The opening of new streets in the locality has improved the company's prospects but taxation has increased considerably and the company has found it impossible to meet bond interest and other charges. A general meeting of shareholders was called for Feb. 19th, to consider a project for re-organization.

OTTAWA-MONTREAL POWER BONDS

A. D., Winnipeg, Man.—In our opinion the Ottawa-Montreal Power First Mortgage 6½ per cent. bonds, due June 1st, 1949, have satisfactory investment value. The company was only incorporated in May, 1924, but for the year ending June 30th, 1926, its net earnings amounted to \$166,656, as against \$132,040 for the preceding 14 months, with which to meet fixed charges of \$83,061. Its market is a stable one inasmuch as it supplies light and power to forty municipalities located in the district bordering on the St. Lawrence and Ottawa rivers. The Company appears to be ably managed and we regard the prospects for its future progress as good.

CENTRAL PUBLIC SERVICE COMPANY COLLATERAL TRUST BONDS

A. G., Although the Central Public Service Company had a balance remaining of \$432,514 for the twelve months ending August 31st, 1926, after meeting all operating expenses, bond interest and other fixed charges, we consider that there is an element of speculation in the company's 6 per cent. Collateral Trust Gold Bonds, for the reason that although they are a direct obligation of the company, they are only secured by the capital stocks of the Central Utility Company and the Central Gas & Electric Company.

The Central Gas and Electric Company has outstanding \$6,500,000 of 6 per cent. bonds which constitute a first lien upon its properties, as well as an issue of \$1,500,000 of 6 per cent. Gold notes which also ranks ahead of the capital stock. As regards the Central Public Utility Company, holdings of this company were sold to the Central Gas & Electric Company in April, 1926. The company now owns 4,500 of 5,000 shares outstanding of the Michigan Water Company as well as the entire second preferred of Central Gas & Electric Company. It would be difficult to determine the market value of these securities as no separate financial statements are published but only a consolidated financial statement embracing all the subsidiaries of the Central Public Service Company. Another fact to consider is that the Central Public Service Company, the Central Gas Company and the Central Public Utility Company were all only incorporated in 1925 and thus have not been long enough in business to demonstrate that their earnings will be sufficient over a period of years to make regular interest payments possible on these bonds. We would class these bonds as a speculative investment for a business man. In other words, we do not think they would be a suitable purchase for you if you want absolute safety.

LONG DISTANCE SELLING OF AMERICAN LEAD COMPANY STOCK
Editor Gold and Dross.—One of our employees yesterday had a long distance telephone call from Chicago, asking him to purchase stock in the North American Lead Company at the price of \$1.90 per share, and I thought it might interest you and your paper to know that these high-pressure telephone salesmen were invading this part of the country.

The company whose representative phoned is known as the Wall Street Advertiser, La Salle Street, Chicago, and the party who was called had not had any communication with them, so I presume they are using a "suckers' list" for shareholders' names throughout British Columbia.

W. S., Victoria, B. C.

I do not know anything about the "Wall Street Advertiser" of La Salle Street, Chicago, but from your description of its selling methods I should judge it to be a tipster sheet in the class of the "Wall Street Iconoclast" and "Financial Criterion". Using the long distance telephone from Chicago to Victoria, B.C., in an effort to sell North American Lead Company shares at \$1.90 per share is certainly high-pressure work. There is no market at all for this stock that I have heard of. The property is a mere prospect, with ore occurring only in narrow streaks. There is very little about the proposition about which to feel optimistic, and I should not think that even the most confirmed optimist would feel like paying \$1.90 per share for this stock, or anything like that figure, as the property has been idle for many years. It is located in Durian Township nine miles from Oulmet, a station on the C. P. R. The

INFORMATION COUPON
This service is confined to yearly subscribers whose names appear on our books

Seekers after information concerning Canadian investments may secure it at no extra charge by appearing on the front page of every copy of Saturday Night going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped addressed envelope, as there is one space in Saturday Night for answers to a small percentage of the inquiries coming to this office. As we cannot promise not to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use in the reply. All public mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.

Melville F. C.
204 Elks Lodge
Winnipeg, Man.
Saw 20/20

City of Winnipeg, Man.

4½% Gold Bonds

Dated Oct. 1, 1926 Due Apr. 1, 1940

Principal and half-yearly interest payable in Toronto, Montreal, Winnipeg or New York.

Denomination: \$1,000.

Winnipeg, the third largest City in the Dominion, is the gateway between Eastern and Western Canada, and is an important financial, commercial and distributing centre. The City is strong financially, its Sinking Fund averaging \$313 for each \$1,000 bond outstanding.

Price: 97.53 and interest, yielding 4.75%.

Fully descriptive circular will be gladly furnished upon request.

Wood, Gundy & Company Limited

Winnipeg 36 King Street West
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NEW ISSUE
Lake St. John Power and Paper Company, Limited
First Mortgage Sinking Fund
6½% 20-Year Bonds
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PRICE: 99.50 and Interest
Descriptive circular on request

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We will be pleased to communicate our latest information regarding the investment possibilities of any of the more prominent mining securities.

ORDERS EXECUTED ON ALL EXCHANGES

JORDAN AND MELINDA STREETS A. E. OSLER & CO. PHONE
TORONTO ELgin 3461 ESTABLISHED 1886

A Protected Investment

THERE are several forms of investment which might be considered to be well protected. A first mortgage bond secured by centrally located and improved real estate is a particularly well-protected investment if it is secured by:

1. A bond issue constituting a reasonable proportion of the value of the property.
2. When the equity behind the bonds is owned by individuals or interests who can and will protect their investment in the property.

We offer for investment First Mortgage Real Estate Bonds of this character. Write for full particulars and special circular.

W. A. Mackenzie & Co. Limited
Investment Bankers
217 Bay Street Toronto

Does the Income From Your Investments Average 5½%?

Offhand you will likely say yes, but our experience over a great many years and an accurate analysis of over two hundred individual estates has proven to us that when the average investor checks up his holdings of non-dividend, non-interest paying securities and applies the returns received from the balance of his securities against the total money invested that the net income is less than 2%.

Let us show you how it is possible to secure the full 5½% on all your surplus funds—with all elements of risk, worry or care in watching conditions or markets eliminated. To the average investor this means increasing your net income by almost 200%.

A copy of a booklet we have ready for distribution, entitled "The Investment Trust," explains in detail this opportunity. Send for your copy today. There is no obligation except that which you owe yourself to secure the complete details of this investment.

GASTIMSON & CO.
LIMITED The Oldest Bond House in Canada
300 BAY ST. TORONTO

Gentlemen:
Kindly send me a copy of your booklet, "The Investment Trust." I understand this places me under no obligation whatever.

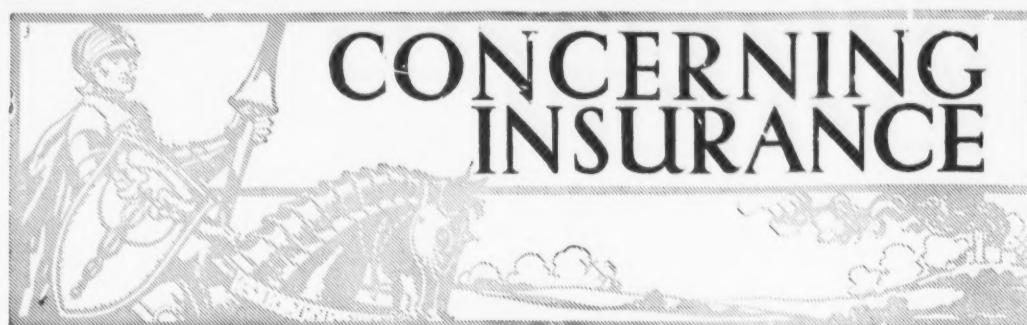
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Address _____

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T. B. Kerr, 2nd Vice-President, Vice-President Harvest Co., Ltd.
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Alan Costworth, Treasurer
Willard I. Major, Inspector
Toronto and Ontario Agencies Invited
DAILY SERVICE—SOUND PROTECTION



Mexico's Solution of Unlicensed Insurance Problem

DOWN in Mexico, where the country is waking up to the fact that most of the natural resources are owned by foreigners and that the people themselves are dangerously illiterate—for which the Government blames the religious forces—hence the drastic and sudden control of religion and education—the insurance business apparently goes serenely on, with most of the foreign companies making money. The new insurance law in last May goes a long way in solving the problem of unlicensed insurance by making it compulsory for a person with property in Mexico to insure with only admitted companies, that is, those companies which have put up the entrance deposit of \$100,000. It caught in-sure with non-admitted companies, a person is subject to imprisonment as it is held that by so doing he has committed a fraud. A tax is imposed on all policies, which tax is paid by the insured, as is also a stamp tax. It appears that a demand exists at present in Mexico for life and strike insurance but most of the companies are playing safe and not venturing, though during an insurrection there is usually little property damage. The Mexican has evidently greater respect for property than he has for his own human life. About 35 Canadian and other foreign companies are doing business in Mexico and 5 have discontinued operations. The life premiums amount to about \$100,000 yearly.

will be remembered, life insurance had heavy dividends to bear, because of the extra mortality resulting from war and epidemic, but during that long time, with the exception mentioned, the Great-West Life maintained a scale of dividends to policyholders which, in point of liberality, was not equalled during the same period by any other company. This historical background lends emphasis to the significance of the announcement now come to notice that the company's scale of profits to policyholders has been materially increased as from January 1st, 1927. Plus interest

\$8,830 was shown to be more than sufficient to guarantee fulfillment of all outstanding policy obligations.

The increased scale of dividends to policyholders adopted a year ago will be continued with further slight increase each year.

Five new Directors were elected by the Board: Messrs. H. D. Burns, E. Nielsen Brown and C. W. Somers; Mr. John G. Kent was re-elected President, Mr. A. H. Walker, Vice-President, and other Directors elected were Sir Charles H. Turner and Messrs. W. R. Morson, F. R. McDowell, G. O. Somers, John F. Ellis, David Wood and H. V. Crawford.

The chair was taken by Mr. H. Victor Cawthra in the absence through illness of the President, Mr. John G. Kent.

Pacific Coast Fire's Successful Year

WITH the close of 1926, the Company has completed a very successful year's operations as is shown by the substantial increase in Assets, Net Income and Surplus. Of particular note is the liquid nature of the assets which gives the Company a very strong standing from the standpoint of the policyholders. The bond holdings of the company which appear on the balance sheet at cost—namely, \$883,028.14 have an actual market value of \$919,535.54. These are chiefly Canadian Government and Western Canadian Municipal Bonds. Cash in the bank and on hand stands at \$109,864.12. In addition to which, the company holds on deposit in London, England, with their foreign fire department, \$246,404.23.

During 1926 the company enlarged its field of operation by entering the states of Washington, Oregon and California and business from these territories is now assuming good proportions.

Although primarily a fire company, the automobile department, organized two years ago, has also shown substantial gains during the year.

The Pacific Coast Fire under the management of Mr. T. W. Greer, has made remarkable progress in the past 15 years as comparison of net income in 1911 of \$75,000.00 against \$764,938.56 in 1926 will show.

Investing investments we have experienced no reason to depart from our policy of favoring first mortgages, but the demand for mortgages has not been equal to the supply of money, and we have been forced to purchase a considerable amount of bonds. Our bond holdings now amount to over twenty-seven million, as against about thirty-three million of mortgages, and of the bonds nearly thirteen millions have been either issued or guaranteed by the Dominion and Provincial Governments. The interest paid due on bonds is an independent item, and it has been decreasing annually. We could now sell our bonds on the market for nearly one million more than the amounts at which they have been taken into our financial statement. During 1926 we sold about half of our stock and we have now only a small holding left, but these are of first class quality.

Crown Life Shows 20% Increase in New Business and in Business in Force

A SUBSTANTIAL increase in new business over the previous year and continued progress in all departments were shown in the Interim Report presented to Director H. Victor Cawthra and General Manager H. H. Stephenson at the recent Annual Insurance Conference of the Mutual Assurance held at the Canadian Home Office, Toronto on Monday February 12th.

Amount of new business during the past year was \$22,314,500, an increase of 20 per cent over the amount of new business written in the previous year. Premiums in force on December 31st was \$2,441,873, also an increase of 20 per cent. A review of figures for the past nine years showed that the insurance in force had increased to this amount from \$17,801,915 in 1918 and that at this rate the size of the company is double every four years.

The report showed that interest at the average rate of 6.81 per cent had been realized on assets during the year. About one-half of the total assets of \$8,607,234 comprises mortgages on real estates on which less than two thousand dollars of interest is in arrear. Bonds and debentures represent about one-quarter of total assets, on which there is practically no interest in arrear.

For the policyholders' reserve of \$7,

the scale of dividends to policyholders has continued on the same basis for over thirteen years. During that period in

That Mortgage

Is a mortgage one of the things you are leaving your wife?

Not a very welcome legacy, is it? And so unnecessary!

You're probably paying 6% or 7% on that mortgage now. For an outlay on life insurance averaging about 1% additional, you can provide that in case of your death, the mortgage can be instantly paid off.

Such a policy does more than guarantee your dependents easy circumstances. It assures you an easy mind.

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL

THIS little book is a mine of information—not only to those wishing to know something about life insurance, but also to those seeking a guide to the safe and profitable investment of savings.

A free copy can be obtained from

Great-West Life

The Great-West Life Assurance Company, Winnipeg.
Please send me free copy of booklet 'Common Questions Briefly Answered.'

Name _____
Address _____
37

Metropolitan Life Insurance Co.

The Company's Canadian Head Office is in Ottawa where the Canadian business east of the Rockies is transacted. Canadian premiums are received. Canadian policies issued and Canadian claims paid in Ottawa.

Business Written in Canada in 1926
More than that of any other company.
Insurance in Force in Canada in 1926
\$633,544,780 Largest amount in force in Canada of any company.

Policies held in force in Canada, end of 1926
2,216,742 Largest number in force in any company in Canada.

Paid Canadian Policyholders in 1926
\$ 8,640,178 Investments in Canada, 1926
\$ 125,160,919 Invested in Canadian Government and Municipal Bonds, \$ 86,743,283

The Independent Order of Foresters

Organized 1874
Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Family Protection, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.

Paid in Life Insurance Benefits since Organization \$87,000,000

HEAD OFFICE — TORONTO, CANADA

MERCHANTS CASUALTY INSURANCE COMPANY

HEAD OFFICE — WATERLOO, ONT.
OPERATING UNDER DOMINION CHARTER

SPECIALIZING IN
ACCIDENT — SICKNESS — AUTOMOBILE
INSURANCE

APPLICATIONS FOR AGENCIES INVITED
LIBERAL CONTRACTS

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

The Toronto Casualty Fire & Marine Insurance Company

HEAD OFFICE: TORONTO
President: G. LARRATT SMITH
General Manager: A. E. DAWSON

Merchants' and Employers' Guarantee & Accident Company

HEAD OFFICE: MONTREAL
President: J. H. FORTIER
Managing Director: A. E. DAWSON
General Manager: J. H. PIGEON

Canadian General Insurance Company

HEAD OFFICE: TORONTO
President: W. W. EVANS
General Manager: A. E. DAWSON

The Ocean Accident & Guarantee Corporation, Limited

Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO

Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.

J. A. MINGAY, Manager for Canada
Applications for Agencies Invited



CONCERNING INSURANCE

THE Employers' Liability Assurance Corporation, Limited of London, England

Offices: Toronto—Montreal
Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire.

C. W. I. WOODLAND, General Manager
For Canada and Newfoundland

APPLICATION FOR AGENCIES INVITED
Branches: Winnipeg, Calgary, Vancouver, London, Ottawa

The Casualty Company of Canada

HEAD OFFICE TORONTO
Automobile, Plate Glass, Burglary, Fire, Guarantee, Accident and Sickness Insurance

We invite agency correspondence.
COL. A. E. GOODERHAM, President
A. W. EASTMURRAY, Managing Director

OUR Gold Bond Accident Policy for business and professional men for a premium of \$25.00 per year, provides \$10,000.00 insurance against accidental death, \$2,000.00 payable in first payment, and \$600 per annum for fifteen years. This guarantees an annual income to the beneficiary. The policy further provides the usual disbursements, loss of sight and disability payments, and gives double benefits for travel accidents.

FIRE, ACCIDENT, AUTOMOBILE AND LIFE INSURANCE
Applications for Agencies Invited

**The Dominion of Canada
Guarantee & Accident
Insurance Co.**

HEAD OFFICE, TORONTO
COL. A. E. GOODERHAM, C. A. WITHERS, H. W. FALCONER
President Vice-Pres. & Mgr. Dir. Ass't Mgr. Director
BRANCHES: Montreal, St. John, Winnipeg, Halifax, Quebec, Ontario, London, Vancouver

ROSSIA OF COPENHAGEN DENMARK

J. H. RIDDLE, Manager Head Office for Canada TORONTO E. C. G. JOHNSON, Asst. Manager

REED, SHAW & McNAUGHT, 64 WELLINGTON ST. WEST
ONTARIO PROVINCIAL AGENTS

THE OLDEST INSURANCE OFFICE IN THE WORLD

Sun Insurance Office Limited LONDON ENGLAND
FOUNDED 1810 ROBERT LYNCH STAINING ASSISTANT MANAGER
LYMAN ROOT MANAGER FOR CANADA FIRE & CASUALTY SUN BUILDING TORONTO
EVERYONE NEEDS THE SUN

**The Protective Association of Canada
ACCIDENT AND SICKNESS INSURANCE CO.**

HEAD OFFICE: GRANBY, QUE.
The Only Purely Canadian Company
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.
Agents in all Principal Cities and Towns in Canada.
E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.

WE WILL INSURE YOU
FIDELITY INSURANCE COMPANY OF CANADA
A. E. KIRKPATRICK, President.
36 Toronto Street TORONTO

Plate Glass Insurance with immediate replacement is a real money saver to any merchant.

NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
ESTABLISHED 1797
Time Tried and Fire Tested
Many Kinds of Insurance Written
INSURE IN THE NORWICH UNION

ASSETS EXCEED \$98,000,000.
EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.
OF LONDON, ENGLAND
J. H. RIDDLE, Manager Head Office for Canada TORONTO E. C. G. JOHNSON, Asst. Manager
DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax

premiums. A permanent total disability benefit providing waiver of premium and the payment of the sum assured in 20 equal annual instalments in event of total and permanent disability prior to age 60, is included in all level premium policies; also guaranteed surrender values not exceeding the reserves maintained. We advise against insuring with this society under the first class, that is, on the renewable term plan, but in regard to the second class ordinary plans with level premiums, the society is safe to insure with in our opinion for fraternal insurance. With respect to its Canadian business, the society is required to maintain in Canada a deposit with the Government at least equal to the reserves on such business on the N.E.C. 46 basis.

G. D. Atlee, Am. If you have shares in the Saskatchewan Life Insurance Co. we strongly advise you to hang on to them, as the company is in a strong financial position and making steady progress so that the stock is bound to increase in value. As the stock is already on a dividend paying basis, paying six per cent on the paid-up value, it is a good investment. At the end of 1926, the assets of the company were \$1,212,835.82, while the liability except capital were \$915,732.10, showing a surplus as regards policyholders of \$297,103.72. The paid-up capital was \$100,000, so that there was a net surplus over paid-up capital and all liabilities of \$197,103.72. The company started business in 1914, and has been successful in establishing itself in a sound financial condition with business in force of \$9,335,748, a premium income of \$304,405.71, and an interest income of \$72,637.15.

G. H. Winnipeg, Man.—Compulsory automobile liability insurance will not tend in our opinion to cut down the wholesale killing of people by motor cars on the public highways. Its purpose is to facilitate the collection of damage claims against motorists, so that persons who may be injured in person or property in automobile accidents through no fault of their own by the negligence of financially irresponsible motorists may be able to recover up to the limit of the insurance the amount of any judgment they may obtain. The way to reduce automobile fatalities is to get rid of careless, reckless and incompetent drivers, and drastic laws with loss of license for the criminally careless and reckless motorists will do more to effect this desirable object than any kind of compulsory insurance. Of the more than seven thousand children killed by automobiles in the United States and Canada in 1925, ninety-two per cent were pedestrians, and of those killed over sixty years of age, eighty-three per cent were pedestrians, while of those killed between the ages of twenty-one and thirty-one eighty-two per cent were occupants of cars. These figures are highly suggestive. The records show that in seventy per cent of the fatalities the driver of the car was responsible. Thus, if you get rid of the criminally careless and reckless drivers, you cut off nearly three-quarters of the yearly automobile death toll.

G. H. Hamilton, Ont.—The Integrity Mutual Casualty Co. of Chicago which failed not long ago issued non-assessable policies, and the United States District Court at Chicago has ordered a special master in chancery to ascertain the necessity and the propriety of the levy of an assessment and the amount of same. The outcome will determine whether the non-assessable policies issued by the Integrity Mutual were actually non-assessable or not, but it will not

settle the question whether the non-assessable policies issued by another mutual company would be held assessable or non-assessable in case of failure of the company, as each case would have to stand on its own merits, and what action a court might take would be impossible to foretell. The court might order either that the assets be distributed pro rata as far as they would go in settlement of the debts of the company, or that an assessment be levied on the members or policyholders of a sufficient amount to pay the debts in full. Both courses have been followed in the past in the winding up of mutual companies under the direction of the court.



H. D. BURNS
Assistant General Manager of the Bank of Nova Scotia, who has been elected a Director of the Crown Life Insurance Company.

D. J. Souris, Man.—We have not had our opinion on data with regard to the soundness of the assessment insurance schemes operated in the West under the title of 1,500, 1,600, 2,500, 3,000 Club or whatever the name may be. There is nothing new about these schemes except the new names and the new field of operation. There is no similarity between these Clubs and group insurance as carried on by the regular life companies. Group insurance rests upon a sound actuarial basis, and the companies transacting it are required to maintain the legal reserves necessary to pay the contracts in full at maturity. What is the security behind the certificates issued by these assessment Clubs? The circular you sent us answers this question thus: "It is the obligation of each member to pay \$1.00 upon the death of a member. This security, we believe, could not be devised." The trouble with this sort of security is that it has always failed in the past when put to the test of increasing assessments which are bound to come with the increasing age of the members. These assessment clubs, as a matter of fact, are paying more or less than double the original post mortem assessment, which fine and the underwriting rates of mortality and selection of policyholders have a tendency to be an unsound basis upon which to predicate life insurance policies. While the members of such clubs may make a good thing out of themselves in the way of assessments, fees for inducing people to join the members themselves are bound to suffer loss and disappointment in the long run in our opinion. All such assessment companies, 2,500 and 3,000 have either closed or given up business with great loss to those extending upon them. It is suggested to have no more than 1,500 members on an actuarial basis with a reasonable increase in rates of insurance, reducing the risk in benefits due to the increase in rates in some insurance cases being so great as to cause members to quit thus leaving their without insurance at a time when they might most need it and owing to advanced age could not get insurance elsewhere. It is now no longer possible to get a license from the Dominion Government to operate a life insurance concern of any kind upon the assessment system. Why such unusual and discredited insurance schemes are evidently still permitted in the West is beyond us.

INFORMATION COUPON
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The subscriber can avail himself of the service given on this page under the heading, "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night, and sending it along with his inquiry.



F. ERICHSEN CROWN
Well known Toronto barrister, who has been elected a Director of the Crown Life Insurance Company.

The Mount Royal Assurance Co.

Total Assets \$2,200,000
Capital and Surplus of assets over all liabilities \$1,284,386
Total Losses Paid \$7,700,000

Head Offices: 17 St. John Street, Montreal

P. J. Perrin, Vice-President & General Manager,
H. C. Bourne, Asst. Gen. Manager and Secretary,
H. H. York, Inspector for Ontario,
J. A. Macdonald, Inspector for Ontario,
GENERAL AGENTS

Shaw & Begg, Limited, Toronto, Ont.
C. H. McFadyen & Co., Limited, Winnipeg, Man.
Butler Byers Bros., Limited, Saskatoon, Sask.
James O. Miller & Co., Limited, Calgary, Alta.
Agents, Limited, Edmonton, Alta.
Macmillan, Foster, Ltd., St. John's, Nfld.
Dale & Co., Limited, British Columbia Branch, F. A. Burgess, Manager, Vancouver, B.C.
Applications for Agencies in Unrepresented Districts Invited.

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS \$5,000,000

A. & J. H. STODDART, General Agents

100 WILLIAM STREET NEW YORK CITY
RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA
H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS
MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO
MURPHY, LOVE, HAMILTON and BASCOM
R. Y. HUNTER, Resident Partner, MONTREAL
OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.
WHITE & CALKIN, ST. JOHN, N. B.

THE General Accident Assurance Co. of Canada

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

Thos. H. Hall Managing Director W. A. Barrington, Manager

PRUDENTIAL Assurance Company Limited, of London, England

LICENSED FOR FIRE INSURANCE IN CANADA

ASSETS EXCEED \$850,000,000

Largest Composite Office in the World. Applications for Agencies Invited.
Head Office for Canada: 10 St. John St., MONTREAL
Kenneth Thom, Manager for Canada
North West Branch: Huron & Erie Bluff, WINNIPEG
Fred W. Pace, Branch Manager.
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.

Writing Fire Insurance at Cost

Assets \$3,118,764.07

ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

The MONARCH LIFE ASSURANCE COMPANY

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.

Offices in principal Canadian Cities.

A HIGH INTEREST RATE

Principles of success. The Commercial Life has secured a greater rate of interest on its assets than any other company operating in the Dominion of Canada. **7.91%**

Responsible agents throughout the Dominion. Agents are located in Alberta, British Columbia, Manitoba, Saskatchewan, Ontario, Quebec, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland, and Yukon.

British Northwestern Fire Insurance Company

SECURITY EXCEEDS \$98,000,000

Applications for agencies invited.

Head Office for Canada: TORONTO

E. C. G. JOHNSON, Asst. Manager

FIRE ACCIDENT AUTOMOBILE SICKNESS LIABILITY MARINE HAIL

Union Insurance Society of Canton, Limited
CANADIAN HEAD OFFICE TORONTO
COLIN E. SWORD, Manager for Canada
A British Company Established in 1837 by British Merchants of the Far East.

EXCELSIOR LIFE COMPANY

A STRONG CANADIAN COMPANY

Head Office

Toronto, Canada.

\$3,000,000 of common stock, as compared with 8.96% in 1925 and 6.86 in 1924. The sum of \$378,257 was deducted from surplus and transferred to "bond sinking fund reserve" so that the amount carried forward was lower at \$886,619 as compared with \$1,214,351 last year. Sales for the year amounted to \$5,626,107, a decrease from the previous year of \$341,028. The usual depreciation was provided for. The balance sheet showed net working capital practically unchanged, being \$3,117,842, as against \$3,113,165.

Sir Charles Gordon, the president, on presenting the report stated in part: "The sudden decline in raw cotton during the year had the effect of unsettling business, there being no stability in prices, causing limited purchasing and even then in small quan-

tities owing to the conservative policy of keeping inventories on a sound basis your company has not suffered extensively through the raw material decline."

Penmans to Split Shares Three for One

DIRECTORS of Penmans, Limited, at a meeting in Montreal on February 14, authorized a change in the company's capitalization to take the form of a split of the \$100 par value common stock into no par value com-

mon, on basis of three new shares for each old share held. The proposal will be presented to shareholders at the annual meeting to be held on March 7, and its adoption is believed to be virtually assured.

Big Drop in Woods Mfg. Co.'s Profits

BECAUSE of the decline in the prices for raw cotton, the Woods Manufacturing Company, Limited, sustained a heavy loss on inventories in 1926, with the result that the company's latest annual statement shows a very drastic decline in the results of the year's operations. It was stated at the annual meeting that the inventories had now been fully written down, placing the company in a good position to take advantage of whatever opportunities present themselves.

Business thus far in the current year was stated to be running ahead of the corresponding period of last year. The company's profit for the year, after writing off losses resulting from the depreciations in market values of cotton and jute, amounted to \$28,485, as compared with \$310,647 in 1925 and \$264,559 in 1924. Deduction of bond interest at \$58,507 and depreciation at \$33,314 left a deficit of \$63,336. Preferred dividends paid during the year amounted to \$106,981, making a total deficit of \$170,317. Previous surplus was brought forward at \$176,470, leaving a balance of \$6,153. From the rest account was transferred \$200,000 to offset losses on cotton and jute referred to above, leaving a profit and loss balance of \$206,153 to be carried forward. The working capital position of the company is shown, excess of current assets over current liabilities standing at \$1,089,199, as compared with \$1,300,087 in the preceding report.

Insurance written in 1926 amounted to \$22,152,382.00, showing an increase for the year of \$502,741.00. Total amount of business in force at the end of 1926 was \$64,655,416.

Empire Life Business in Force, \$5,050,432

IN 1926 the Empire Life Insurance Co. issued 1,177 policies for \$2,309,037, bringing the total insurance in force at the end of the year up to \$5,050,432 under 2,534 policies. The net cash income from premiums was \$113,880.42, and from interest \$8,172.45, making the total cash income for the year \$122,052.87. The company continues to enjoy an extremely low rate of mortality, there being only two death claims during the year for a net total of \$2,250. For four years of operation, the company holds the record for low rate of death losses to business in force. According to premiums received its mortality rate was only 6% of the expected.

Including \$73,161.20 received on account of capital stock, the total receipts for 1926 were \$195,214.07. Disbursements for agency expenses totalled \$72,469.59; for head office expenses, \$33,101.15; for commission

and material, \$232.00; on sale of stock, \$21,690.50; for Dominion Government tax, \$200.00. Including \$72,525.11 for Manitoba bonds and securities, the total outgo for 1926 was \$340,205.05, leaving the balance in the banks at the end of 1926, \$105,509.80. As all cheques issued by the company are marked accepted by the banks, it has no outstanding cheques, so that the bank balance is clear.

Assets at the end of 1926 totalled \$1,222,417.15, including \$830,327.15, balance of premium notes, and \$33,387.20 of 1926 assessment unpaid; also \$16,000.00 for office furniture, sites and buildings, and trucks, less 50% depreciation. In the liabilities there is no reserve for the mutual business, but \$15,000.00 reserve for the cash business, or \$3,288.45, making the total liabilities on the company's basis, \$18,288.45. The surplus shown of assets over liabilities is \$1,204,128.70.

Death claims and surrendered policies, \$3,164.04; less sundry credits unpaid, \$3,829.55, making the total disbursements \$126,595.73. The excess of receipts over disbursements was \$68,618.34.

Total assets at the end of 1926 were \$261,943.67, while the total liabilities except capital were \$160,685.93, showing a surplus as regards

protection of policyholders of \$101,258.34. The paid-up capital was \$99,970.00, so that there was a net surplus over paid-up capital and all liabilities of \$1,887.74. Thus the company has completed four years of operation with its capital intact.

Its cost of procuring business is decreasing, the expenses both in office and field were actually less in amount in 1926 than in 1925 in spite of the

business in force having increased.

Year	Assets	Liabilities
1923	\$270,000	\$107,475.00
1924	\$266,500	\$107,480.00
1925	\$242,000	\$121,475.00
1926	\$231,088.00	\$130,632.00

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Business in force in 1926 was \$121,475.00.

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Security \$59,000,000
Toronto Agents,
PYKE & THOMPSON
53 Yonge St.

Insurance
OF ALL KINDS
TRANSACTED
The Provident
ESTABLISHED 1905
Head Office:
THE PROVIDENT BUILDING
Corner Place d'Armes & St. James St.
Montreal
Tel. Harbour 3292-3-4-5-6-7

APPRAISALS REPORTS
INVESTIGATIONS
Industrial-Public Utilities-Natural Resources



AFTER the FIRE —?

THREE days after the fire, a year ago yesterday, a year's property values is a charred mass of ruins.

The safety of your settled meets depends upon your ability to serve the identity and the value of the property destroyed. Assured and unsupported estimate will not withstand the acid test of adjustment.

In a Canadian Appraisal, you have a catalog of values so established as to command acceptance solely on the strength of their probability.

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Small Bond House wanted to handle the financing of a new Food Packing Company with assets of \$250,000 and no liabilities. Box "T," Saturday Night.

F. M. BLACK & CO.
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We Offer a Western Canada
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**British American Bank
Note Company, Limited**

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Head Office: Ottawa, Ontario.

Engravers of Bank Notes, Bonds,
Stock Certificates, Postage and
Revenue Stamps and all Mon-
etary Documents.

Municipal Debentures a Specialty.

Branches: Toronto Montreal Halifax



C. E. MOONEY

Who has recently been appointed Provincial Manager of the Alberta Estate Life for the Province of British Columbia, with headquarters at Vancouver. Mr. Mooney has been in the Life Insurance business with one of the big Canadian companies for more than twelve years. Mr. Mooney has always been a large personal producer. During the past four years he has been Manager of the Agency at Windsor, Ontario, and has produced an average of new business in excess of \$100,000 per year. Mr. Mooney was born at Vankleek Hill, Ontario, and prior to entering the Life Insurance business was employed with the Bank of Ottawa.

services rendered in the case of the King v. the London Guarantee and Accident Company, Limited—the Prince Rupert Dry Dock and Engineering Company, \$973,047.

Following is the discussion which took place:

Mr. Coote: Were these solicitors successful in compelling the London Guarantee and Accident Company to pay the bond that has been hanging so long?

Mr. Cardin: They have not succeeded yet.

Mr. Coote: Is this case closed—was the government unsuccessful?

Mr. Cardin: No, the case is not closed.

It is agreed to:

In Damage Actions Can Plaintiff Introduce Testimony Showing That Defendant Carries Liability Insurance?

ONE of the most vital questions in connection with suits for damages for personal injuries arising out of automobile accidents is now before the United States Supreme Court for final decision. This question is, whether it is permissible to bring out in the testimony the fact that the defendant carried automobile liability insurance.

The case in which the question has arisen is that of Jessup v. Davis, a suit for \$50,000 damages against a banker of Hastings, Nebraska, for the accidental killing of Mrs. Jessup's husband while a guest in the automobile of Davis, the banker. The case goes to the Supreme Court on a writ of error allowed by the Nebraska Supreme Court on the ground that the trial judge erred in refusing to permit the introduction of testimony showing that Davis carried liability insurance.

Nebraska is said to be the only State that permits such testimony to be introduced.

Companies interested in the case take the position that jurors are swayed to bring in a verdict for the plaintiff where it is known that the defendant carries liability insurance, regardless of the main issue of whether the defendant was right or wrong, and that as the companies are not defendants this violates the guarantee of the Constitution that private property shall not be taken without due process of law, and that it is a denial of the equal protection of the law for also guaranteed under the Constitution.

Attorneys providing for an increase in the reinsurance reserve of \$25,000,000, bringing them to \$100,000,000, were not paid for the extra premium and some law companies have refused to accept the same, giving the total premium \$100,000,000.

For the last two years we have had a surplus of capital over \$150,000,000, showing a surplus of regular policyholders of \$178,631.53. The paid up capital was \$122,800,000, so that there was a net surplus over paid up capital and liabilities of \$41,631.53.

The interests of the old-established Canadian companies which dates back to the year 1830, are W. A. Denton, president; J. H. Stockdale, vice-president; W. P. Blackwood, W. P. Hogg, F. J. Hayes, H. R. Ross, Col. J. Holman, M. P. and Harry C. F. 20-

The Wellington is one of the group of companies under the management of the well-known insurance firm of Shaw & Sons, Ltd., leaders in the non-tariff field.

King v. London Guarantee and Accident

AMONG the bills of supply discussed in the House of Commons on February 8th, 1927, was the following:

"Amount required to commence Messrs. Bain, Rickell, White and Gordon, solicitors, for professional

ASSETS vs. LIABILITIES

The following is an extract from an address given at the Annual Meeting of the Western Mutual Life Association, held at the head office of the Association, in Los Angeles, on February 9th.

Many people do not know the difference between LIABILITIES and ASSETS. A man who owns a billion dollars is considered a millionaire, although the difference between his assets and debts may be a negligible quantity. A highly rated business man is frequently put to his wife and to his children, "How much do you owe?" His thought is like that of a woman who was supposed to be rich and wanted to buy a \$25.00 cloak but no clerk in the store would show her one costing less than \$50.00. The reason is that the man who does things, who figures and furnishes jobs for those who have not the brains to create their own jobs. They remain one of a band of coyotes buying a victim to death. The man often says, "I have a million dollars in assets." These assets should be "whipped with wire and stoned in lime."

Life insurance is needed by the rich more than by the poor because the so-called rich are generally not rich but because of that they are so highly placed in society that they are liable to be taken care of and give employment or labor and start the machinery of progress.

On account of the greed of the politicians it takes more and more insurance to protect one's estate when he dies.

The value of credit cannot be overestimated. It is the foundation of all business. A man always stands better with his friends if he has his insured life insurance policies in trust and safe hands.

The attention of managers of Life Insurance Companies is often called to note the fact that the estate is only a fraction of what it was supposed to be. Mr. George Kuhn, President of the Bankers Life of Iowa, has a face value of \$214,000.00 and an appraised value of \$5,000.00 says the Underwriter for him last year. Politicians have been trying to pass laws so that they could get a man's life insurance and the widest areas of the world.

They have divided laws in some "progressive" states so that when a man dies and leaves cash in the bank or in his safe deposit vault the family cannot touch it for a year or more. That it is better to have a man buy his own life insurance no matter how wealthy he may be is illustrated in the case of Mrs. Frank Townley Brown, of Chicago. Her husband left no life insurance but plenty of money, but owing to the law's delays in order to give him the right to his wife's property he had to pay living expenses for over a year. Then she gave an unique "creditor's" reception which was wide publicity and out of this was organized the Widows Society. To avoid the tax she decided to regard them as her life insurance. That it is better to spend money before they earn it than to buy a home and pay the high taxes in states under the control of progressive politicians, not realizing that the tax is not on the house but on the man.

Hand to mouth is the spirit of the age. How can you expect a person to carry legal reserve insurance who carries no burden in his business but pays for his dress suit and his wife's fur coat on the installment plan and the installments takes his monthly salary or weekly payroll?

Selling on the installment plan is increasing and this is an easy road to teach people to live beyond their means by keeping them in debt. The Joneses is partly responsible. Those whose furniture, radios, sewing machines, phonographs, pianos, automobiles, vacuum cleaners, fur coats, dress suits, etc., on the installment plan.

When he gets his Dodge car paid for he finds it is in for a first payment on a Packard and when his pay will not meet the installment and pay the monthly amount due on the washing machine and radio, he turns to the receiver on his hillside piano.

He has to pay off debt and stay out. We are rating him for a loan of \$10,000.00, so that he will not be forced to sell and him have a decent stand for the merchant to sell and him to buy a home and pay the high taxes in states under the control of progressive politicians, not realizing that the tax is not on the house but on the man.

It is agreed that the criminal class amounts to half of the population and the growing other holding chose amounting to half of those left who are not in the criminal class. The criminal class is the largest in the world.

Atlas, the Greek mythology upon whose shoulders

the gods rest, was given their shoulders to support the column of a enforcement officers, commissioners, sheriffs, ministers, inspectors, officers, collectors of land taxes and agents of the clerks of family skeletons that are being created by the combination of political power and the power of the state.

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**Eighty-Seventh Annual Report
Wellington Fire Insurance Company
Report of the President & Directors
for the Year 1926.**

The President and Directors have pleasure in presenting to the Shareholders for their approval and adoption the Eighty-Seventh Annual Report and audited accounts of the Company's operations for the year ending December the 31st, 1926.

As anticipated a year ago, a marked general improvement in the fire insurance business has taken place over preceding years and you are to be congratulated on the excellent statement which your Management has been able to produce, showing as it does a general increase in business and a marked decrease in the loss ratio.

Your Directors and Management have ever pursued a conservative course which is showing results in the steady improvement in the condition of the Company. The Gross and Net loss ratios are recognized to be the lowest in our history. The funds of the Company have been invested in the highest grade of Government and Municipal securities. All losses have been thoroughly investigated and promptly paid as is indicated by the low amount of outstanding at the end of the year despite somewhat adverse conditions in the Month of December.

Attention is called to the fact that the Re-Insurance Reserve has been increased by \$23,800.00, standing now at \$119,000.00 and a substantial amount credited to the surplus account and our deposit with the Provincial Insurance Department has been increased to \$100,000.00. The gross premium income, less return premiums, amounts to \$559,092.00, compared with \$503,302.00 of the previous year; an increase of \$55,790.00 and the total amount of insurance now in force stands at \$47,068,373.00, being an increase of over \$4,000,000.00. The gross loss ratio on the operations of the year was 35.2% and the net loss ratio 36.8%.

The books and accounts and all other financial matters have been fully audited and certified correct by the Company's Auditors, Messrs. Neft, Robertson & Company of Toronto.

It is with profound regret that we record the deaths during the past year of Mr. George Sleeman, President and Lieut.-Col. John Davidson, Secretary. Both of these gentlemen were associated with the Old Wellington for upwards of fifty years in various capacities and their passing cannot but be felt as a distinct loss and perhaps the severing of the remaining links which connected the days of the past with the present.

Your Directors and Management wish to take this opportunity of expressing their appreciation of the loyal support of its agency force and to express the hope that, with business conditions showing a decided improvement, operations for the present year will show as satisfactory results, all of which is respectfully submitted.

Toronto, February 10, 1927. (Signed) W. A. DENTON
President

**THE WELLINGTON FIRE INSURANCE COMPANY
STATEMENT OF RECEIPTS AND DISBURSEMENTS
AS AT DECEMBER 31, 1926**

RECEIPTS	
Cash on Hand, Jan. 1, 1926	\$ 18,139.99
Premiums	835,216.63
Agents' Balances, 1925	57,278.89
Interest	6,935.26
Re-Insured Loss Recoveries	442,095.72
Investments Realized	35,175.00
Total Receipts	\$195,320.71
DISBURSEMENTS	
Losses, 1926	8,163.69
Grosses, 1926	124,208.68
Adjusting Expenses	8,125,952.37
Smelters Profits Estimated at \$8,615,735	1,848.36
Re-Insurance Premiums	34,544.12
Re-Insurance Premiums	121,078.33
Statutory Assessments & License Fees	2,749.86
Taxes and Rentals	6,335.15
Salaries & Expenses of Management	21,710.43
Commissions - Net	72,194.83
Insurance Plans and Office Furniture	1,099.05
Investments Purchased	67,457.56
Dividends	7,920.00
Cash on Hand, Dec. 31, 1926	32,529.71
Total Disbursements	\$195,320.71

STATEMENT OF ASSETS AND LIABILITIES	
ASSETS	
Cash on Hand and in Bank	\$ 32,529.71
Debtors at Market Value	259,588.99
Averaged Interest	2,491.95
Agents' Balances - Less Commission	28,656.48
Reserve held by Re-Insured Companies	11,298.69
Bromide Notes - Residue	47.00
Total Assets	\$334,642.73
LIABILITIES	
Provision for unpaid Claims - Net	1,529.99
Re-Insurance Reserve	119,525.92
Reserve held in Trust for Re-Insureds	33,756.28
Government Taxes and Auditors' Fees	800.00
Balance of Assets for Security of Policyholders	156,011.29
Paid Up Capital	175,631.53
Deposit with Ontario Government	\$334,642.73
Paid Up Capital	\$132,000.00
Deposit with Ontario Government	\$100,000.00

AUDITOR'S REPORT
We have audited the Books and Accounts of the Wellington Fire Insurance Company for the year ended December 31, 1926 and have certified the Securities and Cash Balances as at that date, and we hereby certify that the above statement exhibits a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the Books of the Company.
Toronto, Feb. 1, 1927. (Signed) H. Neft, Esq., F.C.A.
John P. M. Robertson, F.C.A.

SCHEDULE OF INVESTMENTS		
WELLINGTON FIRE INSURANCE COMPANY, DECEMBER 31st, 1926		
Dominion of Canada	\$ 95,000.00	\$ 91,912.50
Province of Ontario	70,000.00	68,036.50
Province of Alberta	3,000.00	1,210.00
City of Toronto	30,000.00	30,000.00
City of Hamilton	25,000.00	25,250.00
City of London	10,000.00	8,850.00
Grand Trunk Pacific, Guaranteed by Dominion Govt.	19,440.00	11,510.80
Grand Trunk Pacific, Guaranteed by Saskatchewan	9,720.00	8,796.60
Toronto Harbour Commission	10,000.00	9,350.00
	\$272,160.00	\$259,588.99
ESTABLISHED 1810		
WELLINGTON FIRE INSURANCE COMPANY		
Head Office	Toronto, Ontario	
Administrative Capital	\$170,000.00	
General Capital	4,000.00	
Provincial Capital	322,000.00	
Government Deposit	100,000.00	

OFFICERS AND DIRECTORS
PRESIDENT
W. A. DENTON, Esq., President of Toronto Mitchell & Denton Limited, Wholesale Merchants, Director Continental Life Insurance Co., Director British American Security Co. Ltd.

VICE-PRESIDENT
H. H. STOCKDALE, Esq., General Manager and Director of the Trusts & Guarantees Company, Ltd., Chairman of the Board of Directors of Granite Club, Ltd., Director Ontario Division, Navy League of Canada

DIRECTOR
W. E. BUCKINGHAM, Esq., Joseph Barron, Vice-President, Sterling Rubber Co., Ltd., Vice-President, Victor H. Canadian Co., Ltd., Director, Great Mfg. Co., Ltd.

W. R. BROWN, Esq., Manager, Agents, Toronto
E. J. HAYES, Esq., Manager, Head & Lake, Toronto
J. T. HOBSON, Esq., President, Shaw & Hobson, Toronto

COL. S. P. ROBINSON, M.P., Walkerville, Ont., Director, The Trusts & Guarantees Co., Ltd.
CHARLES C. EDGAR, Esq., Preston, Ont., Director, Preston Wood Working Machine Co., Vice-President, Hurford Co., Ltd.

Manager
H. BEGG, Esq.
Auditor
MESSRS. NEFT & ROBERTSON & COMPANY, Toronto

**Cockshutt Plow Report
Disappointing**

A SLIGHT decline in profits and a substantial reduction in working capital are features of the annual report of the Cockshutt Plow Company, Limited, for the year ended December 31, 1926. While sales for the year were higher, competition was keen, and the larger business involved additional expense. The net profits for the year, after making provision for depreciation and bad and doubtful debts, amounted to \$305,450, compared with \$313,505 for the previous year. With the addition of the balance forward of \$70,091 there was available for distribution the sum of \$375,542. Out of this sum of \$258,000 has been appropriated, being a dividend at the rate of 4 per cent. on the preferred stock. The balance of \$116,942 was carried into the new year. Net profits work out at the rate of 4.72 per cent. on preferred.

According to the balance sheet current assets show a reduction and liabilities are slightly higher, accounting for a decrease in the net working capital. Current assets stood at \$8,361.30, against \$8,782,489 in 1925, and current liabilities at \$380,962, contrasted with \$141,016. Net working capital shows a decrease from \$84,673 to \$4,980,434.

The directors in their report to the shareholders say: "Sales for the year again show improvement in Canada, though the competition of imported American farm implements has been marked and has called for greater sales expense and service in order to hold the volume of the company's business. Foreign sales have kept up well and the company's export trade for the year was within 5 per cent. of the sales for 1925, the largest in the company's history. Collections continued to show improvement throughout the year, and a much larger percentage of sales was made on cash terms than in any previous year."

**Smelters Profits Estimated at
\$8,615,735**

ESTIMATED profits for 1926 of the Consolidated Mining and Smelting Company were \$8,615,735, after deductions for depletion, depreciation, contingent account and taxes, and after also deducting \$2,274,771 for additions to properties through profit and loss, according to a preliminary statement given out by the directors of the company. Computed in the same way profits for the year 1925 were \$6,219,843 after deducting \$3,660,793 for additions to property for profit and loss.

The directors announced that they did not think a division of the shares of the company advisable. The announcement said further: "Increased production and reduced cost more than offset the drop in metal prices during the year. Operations are proceeding satisfactorily. There are no unsold stocks of metal. In reference to the suggestion from some quarters that the shares of the company should be divided, the directors do not think such action either necessary or prudent at the present time."

**Funeral of the Late Captain
Wylie**

THE funeral of the late Captain W. H. Wylie, took place from the residence of his brother-in-law, C. B. Dawson, Almonte, on the 6th instant. He was the son of the late Captain W. H. Wylie, of St. Catharines. When war broke out he resigned his position with the Hollinger Company to enlist with the engineers and fought through the greatest part of the war. He was an outstanding athlete of the all-round type, and enjoyed high esteem on the athletic field, because of his uniform good nature, and the high ideals which he always displayed in the realm of sport.

In 1919 he was married to Miss Blanche Muriel MacNeil, of Toronto, who, with three small children, survive him. In addition, he leaves to mourn his loss, his mother and four sisters.

**Colonial Investment Has Small
Loss**

LESS favorable results were experienced by the Colonial Investment and Loan Company in 1926, the company having a net loss for the year of \$4,298 after taxes, cost of management, etc., compared with a profit of \$20,043 for the previous year. The sum of \$20,000 is transferred to profit and loss account from general reserve, and this, with the balance forward of \$10,222, brings the total available to \$25,952. The sum of \$19,419 is appropriated for dividends, leaving balance at \$6,538. Assets total \$671,326 against \$828,657. Real estate held for sale at \$253,300 compared with \$163,074. During the year properties amounting to \$143,722 reverted to the company, and sales amounted to \$20,496.62. Real estate has been written down by the transfer of \$25,000 from general reserve, and \$9,000 from profit on sales reserved, and now stands at \$252,300.73, as shown in the balance sheet.

**Condensed Statement
from Thirty-seventh Annual Report of
The**

PACIFIC COAST FIRE INSURANCE COMPANY

MANAGERS FOR CANADA
CENTURY INS. CO., LTD.
OF EDINBURGH, SCOTLAND

HOME OFFICE
VANCOUVER, B. C.

MANAGERS FOR CANADA
ANGLO-SCOTTISH INS. CO., LTD.
OF LONDON, ENGLAND

INCOME 1926

Gross Premiums	\$930,813.06
Less Return Prems. and Re-Insurance	241,739.20
Net Premiums	\$689,073.86
INTEREST and Miscellaneous Earnings	75,896.03
Total Net Income	\$764,969.89

ASSETS as at December 31st, 1926

In Assets over 1925	\$200,651.25
In Net Income over 1925	132,856.08
Increase	103,759.24
In Surplus to Policyholders over 1925	56,742.47
In Re-insurance Reserve over 1925	

To Our Loyal Agents and Policyholders Throughout Canada

On behalf of the Directors and Officials of the Company, I wish to thank all who have contributed to our progress during the past year.

T. W. GREER,
Managing Director.

PROVINCIAL MANAGERS

PACIFIC COAST FIRE INS. CO.	CENTURY INS
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The holder of long-term United Bonds is assured an increasing security behind his investment as time goes on.

No issue of United Bonds is ever for more than 60% of a conservative appraisal of the property securing it.

The facts that United Bonds mature serially, that they are retired promptly as due, and that the trust mortgage remains unchanged upon the property securing them, mean this:

There is an ever-increasing margin of security behind such of these bonds as remain outstanding.

Payment of all interest and principal as due unconditionally guaranteed.

If you are interested in one of these valuable investments, we offer to let us send you details of issues now in hand.

Address Department B-12.

UNITED BOND CO. LIMITED
Howard C. Wade, President
Wm. Brown, Vice-President and Manager.
297 Bay St.,
TORONTO, ONT.
Imperial Bank Bldg.,
WINDSOR, ONT.

Western Homes Ltd.
Mortgage Investments
Winnipeg—Canada

Capital Subscribed \$2,500,000.00
Capital Paid Up 1,000,000.00

Assets of One Million Dollars invested in mortgages on moderately priced homes and well improved farms—the safest of all securities.

CANADA Steamship Lines 6% Bonds Due 1941

Bought. Sold. Quoted

H. ROBINSON & Co.
Investment Bankers
53 King St. West TORONTO
136 St. James Street MONTREAL
ELGIN 1224 MAIN 5542

BANK OF MONTREAL

A DIVIDEND of THREE per cent upon the paid-up Capital Stock of this Institution has been declared for the current quarter, payable on and after TUESDAY, the FIRST day of MARCH next, to Shareholders of record of 31st January, 1927.

By order of the Board
FREDERICK WILLIAMS-TAYLOR
General Manager
Montreal, 21st January, 1927.

WESTERN GROCERS LIMITED

NOTICE OF DIVIDEND
A dividend of one dollar per share on the New No Par Value Common Stock of Western Grocers Limited has been declared payable March 15th, 1927, to shareholders of record February 28th, 1927.

By order of the Board
W. P. RILEY
President
Winnipeg, February 11th, 1927.

The British American Oil Company, Limited

This Notice is directed to the Holders of Share Warrants. To the Holders of registered certificates there has been mailed a notice of such meeting.

The Annual General Meeting of the Shareholders of The British American Oil Company, Limited, will be held in the Yellow Room, King Edward Hotel, King Street, East, Toronto, Ontario, February 27th, next, at 3 p.m. for the purpose of receiving and considering the report of the Directors covering the operations of the Company for the year ended December 31st, 1926, and for the transaction of any other business that may properly come before the meeting.

Holdings of Share Warrants, by depositing the same together with statement of their name and address, with the Union Trust Company, Limited, Victoria Street, Toronto, before the 10th day of February, 1927, will entitle them to receive a certificate entitling them to attend the above mentioned Annual General Meeting. If any Share Warrant Holder desires to be represented by another, he must make application to the Secretary for that purpose. Proxy forms may be obtained at the office of the Union Trust Company, Limited, Victoria Street, Toronto, Ontario, and must be authenticated by exhibition of the certificate of deposit of Share Warrants.

Return of Share Warrants so deposited will be made to the Annual General Meeting, by the acknowledgement thereof, upon delivering up to the Union Trust Company, Limited, the certificate issued in respect thereof.

A. L. ELLSWORTH
Secretary

DATED AT TORONTO, FEBRUARY 7, 1927.

Dominion Radiator Made Larger Profits

DOMINION Radiator and Boiler Company, Limited, reports profits of \$264,761 for the year ending December 31, 1926, which compares with \$158,255 for the previous year. Miscellaneous income amounted to \$44,415, making an aggregate of \$309,177. There was a surplus of \$178,800 after Dominion Government taxes and general depreciation. Dividends amounting to \$108,388 were paid during the year. The surplus brought forward into 1926 amounted to \$589,750, and the surplus carried forward into 1927 was \$600,162. The company shows current assets of \$1,692,473, and current liabilities of \$41,791, leaving net working capital of \$1,650,681.

H. N. Leadbetter, President, in presenting the directors' report, states that the year was one of good business. The company's two plants operated at approximately 80 per cent capacity. Gross sales during the year increased, due to the introduction of new products, and a good demand for standard lines. There was a corresponding increase in net profits. The regular 7 per cent. dividend was paid on the preferred shares, and the balance remaining available for the common amounted to \$11.73 per share. No dividend was paid on the common shares. Cash and Government bonds are being accumulated with a view to retiring all preference shares at some time in the future. Preference stock outstanding amounts to \$1,548,400.

Further Improvement by Bathurst Co.

THE annual report of Bathurst Company, Limited, for the year ended December 31st, 1926, shows improved earnings for the year and a substantial increase in working capital. Net operating profits, after manufacturing, selling and administration expenses, were practically the same as for 1925, being \$853,437 as against \$854,032, but material reductions in bond and other interest payments resulted in a net profit and loss balance for the year — after all charges, including income tax provision — of \$68,191, as against \$16,158 for the preceding year.

Bond indebtedness during the year was reduced from \$2,634,500 to \$2,537,500 and bank loans were reduced from \$1,150,000 to \$750,000. Net working capital as at December 31st, 1926, stands at \$504,397. At the end of 1924 the company's statement showed a deficit of \$26,660 in working capital account, and the most recent statement therefore shows very gratifying improvement.

B. C. Permanent Loan Co.
BRITISH COLUMBIA PERMANENT LOAN COMPANY reports total earnings in 1926 of \$202,782, and net profits, after interest and expenses, of \$84,286. To this is added \$10,766 brought forward making \$95,053 available for distribution. After dividends, taxes, etc., the balance remains at \$20,139. The reserve fund stands at \$650,000. Mortgage payments were well met during the year, and new mortgage investments totalling \$611,000.00 made. Interest rates have shown a tendency to low figures. Substantial increases were obtained in currency debentures and savings accounts.

Dominion Foundries' Profits Increase

DOMINION Foundries & Steel, Limited, of Hamilton, shows profits on operations of \$151,512 for the year ending December 31, 1926, which compares with \$54,838 for the preceding year. The company produced steel castings only during the year. C. W. Sherman in presenting the directors' report draws attention to the improved financial position of the company as shown by reduction in bank loans in comparison with quick assets, and to the reduced total indebtedness in relation to quick assets. He states that the company is continuing its representation to the Tariff Board for an equitable tariff on plate steels, on which the operation of the rolling mills and the additional employment of labor depends. He observes that the results of January operations make it appear that 1927 will bring more satisfactory results than was the case last year.

The balance sheet shows total assets of \$5,155,472, including fixed assets, \$3,503,279; current assets, \$316,662; investments, \$237,421; current liabilities, \$525,014.

Mutual Finance Reports Good Year

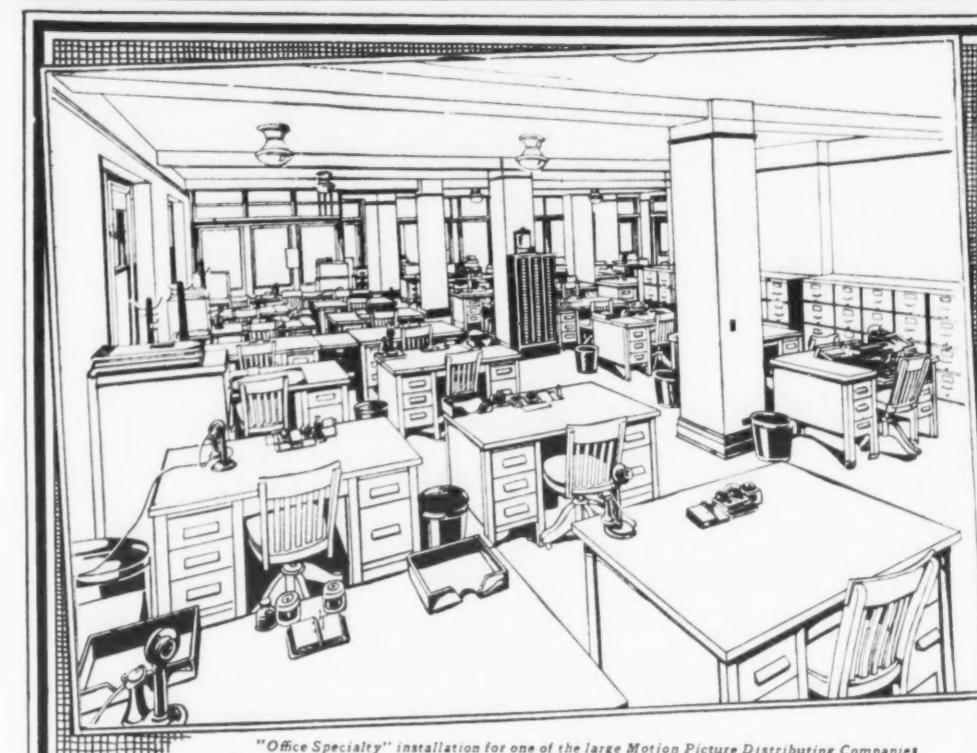
FURTHER progress was made by the Mutual Finance Corporation, Limited, of Windsor, Ont., in 1926. The company's annual report for that year shows a realized profit of \$112,237 after providing for all expenses of management, etc., which compares with \$96,060 for 1925 and \$84,922 for 1924. The sum of \$71,820 was paid out in dividends and \$9,643 in Dominion and municipal taxes, leaving \$30,774 to be transferred to surplus and deferred profits account, which brought the latter to \$250,000. The balance sheet shows investments in improved property, mortgages and securities, with interest receivable, at \$2,623,847, which compares with \$2,419,069 at the close of 1925. Total assets are shown at \$2,799,587, as against \$2,699,330 a year ago. A further reduction is shown in deferred charges to operation. This account stood at \$178,113 in 1925 and now is written down to \$71,000.

Metropolitan Life Insurance Co. Investments in Canada

ADDITIONAL investments in Canada have been made during the last month to the extent of over five million dollars, by the Metropolitan Life Insurance Company. The company bought \$675,000 of the New City of Montreal issue from Wood, Gundy and Company, and from Dominion Securities Corporation \$100,000. City of Windsor bonds. The Metropolitan Life has also closed two loans on bond and mortgage, one for \$3,500,000 to T. Eaton Company, and the other for \$900,000 to Dupuis Freres, Limited, Montreal.

Good Showing by Ottawa River Power

GROSS revenue of \$274,953 is shown in the report of the Ottawa River Power Company, Limited, a subsidiary of the Ottawa and Hull Power Company, Limited, for the ten months ending October 31, 1926. This amount was sufficient to meet all expenses, taxes and interest charges to provide a substantial reserve for depreciation and leave a balance of \$1,699 to be carried forward as sur-



NOW—STEEL DESKS are Favoured

We are the Largest Manufacturers in the British Empire of Desks Tables Chairs File Supplies Visible Records Card Record Supplies Underwriters' Safes Steel Shelving etc.

THIS office, recently re-equipped with "NewSteel" Desks replacing miscellaneous types of wood desks, has an air of trimness and stability that could not be duplicated by anything but Steel fashioned by "Office Specialty". "NewSteel" Desks fit in handsomely with any color scheme in the office.

Most installations of "NewSteel" Desks we have made during the past two years have been for complete office installations varying from 10 to 200 desks. Low depreciation cost, fine mechanical features and an appreciation of the growing trend towards Steel for all equipment service, were the chief factors that influenced these decisions.

Ask for our "NewSteel" Desk Catalog

THE OFFICE SPECIALTY MFG. CO. LIMITED

97 Wellington Street West, Toronto

Factories: Newmarket, Ont. Branches in Principal Cities.

#77

SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE

WINNIPEG

CONTINUED PROGRESS

The year 1926 has been productive of a very gratifying measure of success in every department of the Company's business. Insurance written, Income from Premiums and Interest, the growth of Assets and of Reserve Funds, and, in fact, all the more important features that represent real substantial progress. The Company received new Assurances approximating \$5,000,000.00, an increase of over 40% as compared with the corresponding total of last year. Assurance in force (exclusive of Accident or Double Indemnity Additions) amounted to \$21,691,538.00 or a gain over the previous year of \$2,872,488.00. To better show the very substantial growth of the Company a comparison of results for 1925 and 1926 in respect of some of the most outstanding features of a Life Assurance Company's business follows:

Total Assets	\$3,351,730.07	\$3,792,513.78
Reserves for Assurances and Annuities	2,611,943.00	2,976,279.00
Cash Income, Premiums and Interest	816,748.37	912,591.54
Payments to Policyholders	292,716.97	223,636.00
Rate of Interest earned on Invested Funds	6.87	6.90

SECURITY

It has always been the chief aim of the Company to maintain its full program of Security and Service to Policyholders and no efforts were spared during the year 1926 to continue to substantially build our past strong financial position. The Company's Surplus Funds again show a noticeable upward trend, while further protection to Policyholders and the maintenance of Policyholders' Dividends have been augmented by additional funds and resources. The Company, in short, has built itself up into an exceedingly strong position. No Company affords better or ampler Security to its Policyholders or is more advantageously situated to insure satisfactory returns to the Insuring Public.

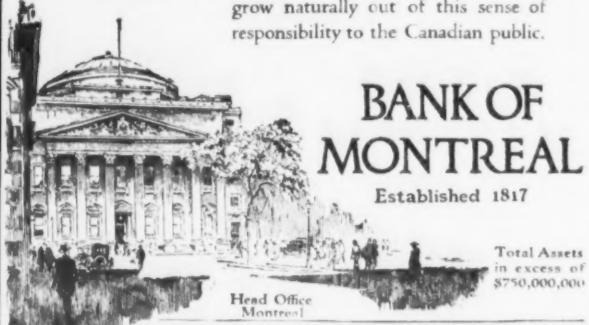
SPECIAL FUNDS AND SURPLUS

Definite Provision for Future Profits to Policyholders	\$208,550.00
Contingency Reserve	40,000.00
Market Value of Bonds and Debentures in Excess of	
Value in Account	100,938.39
Free Surplus Available for General Purposes	160,983.37
TOTAL (Exclusive of Paid Up Capital)	\$510,777.76

POPULAR CONFIDENCE

places upon the Bank of Montreal a responsibility which those directing the Bank feel very strongly.

Good faith, good will, good banking practice and service grow naturally out of this sense of responsibility to the Canadian public.



TRUE STORIES ABOUT LIFE INSURANCE
By a Mutual Life Representative

The FORGOTTEN CLAUSE



A NUMBER of years ago we issued a policy to a man who subsequently became incapacitated from tuberculosis. For three years he was unable to do anything.

One day his mother came to me wanting to surrender the policy on her son's life for the cash value. I examined the policy and found it carried a total disability clause which the poor woman had entirely overlooked.

I read the mother the disability clause. She didn't yet quite understand.

"It's all right for you to talk," she said, "but I need that money NOW."

I reported the case to the head office. The Mutual Life Assurance Company of Canada promptly refunded two years' premiums and in addition paid an amount covering the monthly income for the two previous years. Regularly each month after that until her son died, the mother received a cheque from the Mutual Life of Canada. At his death the company sent her a cheque for the amount of the policy in full.

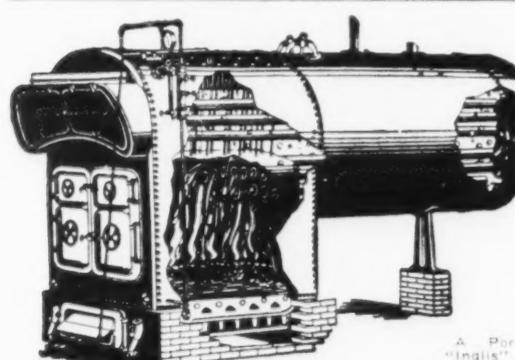
All Representatives of the Mutual Life of Canada are equipped to give invaluable counsel upon life insurance. Give them your confidence. They will respect it.

The MUTUAL LIFE of Canada

WATERLOO, ONTARIO

J. N. Roy, District Manager,
401-4 Banque Nationale Bldg.
71 St. Peter St., Quebec, P.Q.

307



A Portable Heating Boiler. "Inglis" Heating Boilers. Portable and stationary, available in all sizes, large and small. Specifications gladly supplied on request.

FIRST COST IS LAST 'COST'

A foreign-made boiler may be purchased at a better price than one made in the Canadian shops of the John Inglis Company Limited. But this foreign-made product's first cost is not the last cost.

Extra expense for new castings or repairs together with the delay in receiving them will eventually cost you more than the initial expense of an Inglis boiler made in Canadian shops by Canadian workmen.

You reap the benefit of 60 years' manufacturing and engineering experience when you purchase boilers, pumps, stacks, penstocks and all classes of machinery from the John Inglis Company Limited. Inglis products are second to none at any price.

The John Inglis COMPANY LIMITED

14 STRACHAN AVENUE, TORONTO, ONT.
405 POWER BUILDING, MONTREAL, P. Q.

Manitoba Mineral Progress During 1926

Official Statement by Industrial Development Board of Manitoba

THERE has been much that is encouraging in the operations of the present season in Manitoba, as far as mining development is concerned. In the Central Manitoba field, developments have reached the stage on the Kitchener property where the installation of a 150-ton mill is being planned for the winter, and where the underground work has opened up a body of ore which would appear to justify an extensive programme for the future. In the northern field, work has been pushed ahead very rapidly at the Flin Flon to test out the separation process on the mixed ore, and a 25-ton experimental flotation plant will be ready to operate early in 1927; and at Cold lake the Sherritt property has on preliminary diamond drilling been found to be an important zinc-copper discovery. New lithium bearing pegmatites have been found in the area northeast and east of Lac du Bonnet. The building stone industry has been very considerably stimulated by increased building operations; and progress has taken place towards a local supply of tapestry brick, which is important for the province. There is no increase in production in metaliferous minerals, but when the statistics are made up, there will probably be found to be a considerable increase in production in non-metalliferous. And public opinion realises more fully than at any time in the past the importance of assisting in the development of the mineral resources of the province.

In local circles greater interest has been taken in the field east of lake Winnipeg than in any other area in the province. This was in part due to the publicity which the Red Lake area in Ontario, which is a neighboring mineral district to the Manitoba field, was receiving. It was mainly due, however, to the fact that operations were proceeding very favorably on the Kitchener property, northeast of Long lake, and that high values were being obtained on the Cryderman property near Partridge Lake. On the Kitchener property there has now been done 2,500 feet of drifting on the 125-foot level and the 325-foot level, a vertical three compartment shaft has been sunk on the Kitchener property, and a two compartment shaft on the Growler claim. Diamond drilling has been done on the Kitchener, Tene and Growler claims. Sampling on the surface vein of the Kitchener property gave a stoping width of \$13 ore for 900 feet, and the underground work seems to have fairly well borne out the surface values and extent of ore. On the Tene 6 claim values of \$15 to \$20 per ton over a width of 16 feet were obtained for 190 feet. Plans are now being made for the construction of a 150-ton mill and arrangements have been made by the Manitoba Power Co. for the supplying of power to the property of the company (the Central Manitoba Mines), representing the WAD Syndicate and John Taylor & Sons, Ltd.

On the Cryderman property (4 miles northwest of Partridge lake), the vein was traced for 1,500 feet with widths up to 30 feet of quartz, shaft sunk to 200 feet, and drifting done at the 150 and 250 foot levels. Very good values were obtained on the surface showings, which have not been fully maintained in the underground sampling. The property will probably be diamond drilled during the winter. Discoveries have been made at Garner lake, Gem lake, Slate lake and Bidou lake, and in the original Rice like district the San Antonio vein is being opened up. North of the Hole river, the Ling and Betty claims in the English Brook area are being prospected. The Ling claim shows considerable telluride.

In the field north of The Pas the main work during the year has been in connection with the copper-zinc sulphides at the western end of the mineral areas. At the Flin Flon property the framework of a 25-ton experimental flotation plant is near completion, freight has been rushed through during the last months of open water and the heavier machinery will be brought in over the ice. The plant will be ready early in the New Year, and will test out on an operating scale the process of separating the zinc and copper ores, and recovery of the precious metals which has been investigated at Denver during the past two years. Before the end of next summer it should be possible to decide whether the process is satisfactory, and whether the mine will be opened up. At the Sherritt property, east of Cold lake, the preliminary diamond drilling was completed before breakup last spring, and it is understood that a very considerable orebody in zinc and copper was blocked out to the 300-foot level. The trenches show rather coarse grained sphalerite and chalcopyrite at the southeast and northwest ends of a two mile shear in sediments which dip flatly to the northwest. The property is 40 miles due northeast of the Flin

Flon property. If the Flin Flon were operating, the development of the Sherritt property would be expedited. It is probable that the company which now holds the option on this property will proceed to diamond drill at depth this winter. There are other zinc copper properties of interest in the Cold lake area, and the whole territory between Flin Flon and Cold lake will be subjected to careful prospecting. Copper showings south of Aimee lake and on Thompson lake, as well as the Baker-Patton property, may early be diamond drilled. Some work has been done on gold properties in the Herb lake, Little Herb lake, and Snow lake areas. Mill tests were run on the Bingo vein-rock and some progress was made on the Cyclone group at Little Herb lake. The Elbow lake area was quiet during the year.

In the lithium bearing pegmatites east of Point du Bois and northwest of Lac du Bonnet, shipments will shortly be made from the Silver Leaf property both to England and to the Continent. There are now three main areas—the original Silver Leaf area, the Cat lake area and the Bernic lake area, with interesting and important associations of lithium minerals. Some progress has been made in the investigation of methods of refining, both in England and locally and the market possibilities have been fully explored. Everything considered, there is a fair prospect for a local refining industry, which would also stimulate industrial development in other directions.

INTEREST in the search for oil in the province has been quickened by the developments in Alberta. Drilling has been carried on during the year in the Mafeking area, southwest of Treherne, and near Grandview. The results of several years of search have not been very encouraging; they have indicated, however, that drilling should be concentrated on these areas where the Niobrara oil shales are buried to some depth, and that search should not continue to any great depth below the Dakota sandstone horizon. Gas is now being used, in small scale, in three areas in the Waskada district, Treherne and Hartney, the latter two on the northeast flank of the Pembina hills. Gas has recently been obtained south of Souris.

In non-metalliferous most progress was made in building stone and brick manufacture. The local demand for building stone has been greatly stimulated by the construction of the Hudson's Bay Company store in Winnipeg, a very handsome stone-faced building which has kept the quarries working to capacity. The eastern market for the stone is growing and the Western Stone Co. have now established a mill at the quarry in order that the finished stone may be shipped east without having to be first shipped to the Winnipeg mills. In the brick industry both at the Alsip plant at Edmaston, wire-cut tapestry brick is being produced which will result in considerably lessening the importation into the province of high-priced face brick. Of ten apartment blocks erected in Winnipeg during the season, six were supplied with local tapestry brick. The use of local sand as moulding sand for foundry purposes is also increasing. It seems probable that within a few years the Ottawa sand (Illinois) will be entirely supplemented by the Black Island sand from Lake Winnipeg. Investigations are proceeding on the feasibility of a local glass industry, for which the Black Island sand would be used. There has been a good demand for cement and gypsum products.

The city of Winnipeg is now more intelligently interested in the development of the Pre-Cambrian mineral wealth than at any previous time, and both the provincial authorities and the citizens of Manitoba are keenly desirous of assisting that development. Several organizations are taking definite part in working towards a greater development of the resources of the Province. The Provincial Government has guaranteed the bonds, under necessary safeguards, for railroads into the two mineral fields when the developments justify the building of these railways. More prospectors are needed in both fields and a greater proportion of British capital to other outside capital could well be placed in the new Manitoba areas.

South Saskatchewan Wins
SOUTH Saskatchewan district of the Excelsior Life Insurance Co., under Manager J. W. Craise, has won the Excelsior Challenge Cup for production in 1926 and will hold it for 1927. So keen was the struggle for possession of the Cup that the margin between British Columbia and South Saskatchewan was at one time less than one-fifth of one per cent, while two or three of the other divisions were not far behind. Some of the loyal band of workers under Manager Craise were: H. E. Droke, N. McLean, W. Bilodeau, T. R. H. Blaine, J. A. McLauchlan, R. M. McInnis, G. W. MacKay, A. Delorme, J. F. L. Clements, J. H. Sturdy, C. Neigel, N. J. MacDonald, W. J. M. Fleming, K. J. Chervinski, J. L. MacKay, H. R. Gordon, G. S. Thompson, J. J. Sidler.



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"Life Insurance is one of the greatest financial devices conceived by man, as a means of protecting wife and children, when the bread-winner passes away. It has been a vast blessing."

Protect your Life Insurance Policies by means of a Life Insurance Trust. Increase their value and make them the foundation stones of your estate—a source of steady income for your loved ones, unaffected by fluctuating financial conditions.

How you may do this is told in our Booklet—"Life Insurance Trust—what it is and does."

We shall be glad to send you a copy on request.

The TORONTO GENERAL TRUSTS CORPORATION

Established 1882

W. G. WATSON
General Manager

H. M. FORBES
Asst. General Manager

Toronto Ottawa Winnipeg Saskatoon Vancouver



Porto Rican American Tobacco Company

6% Convertible Gold Bonds

Due January 1, 1942

The Company and controlled companies constitute the most important factor in the Porto Rican tobacco industry and their business is well established in the United States under well-known brands. We recommend these bonds to those desiring security and profit-sharing possibilities. Circular on request.

Price at market to yield about 6.10%

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The NORTHERN

LIFE ASSURANCE COMPANY OF CANADA

Good insurance salesmen can always find a place with our growing organization. Write for full particulars.

HEAD OFFICE LONDON, ONTARIO

Financial Strength

The great financial strength of the Canada Permanent Mortgage Corporation and its associate company, The Canada Permanent Trust Company, together with the conservative policies of these institutions, guarantees the absolute safety of all moneys entrusted to them.

Canada Permanent Mortgage Corporation

Paid-Up Capital	\$ 7,000,000.00
Reserve Fund	7,500,000.00
Undivided Profits	222,529.22

\$14,722,529.22

TOTAL ASSETS \$50,613,510.16

The Canada Permanent Trust Company

Paid-Up Capital	\$ 1,000,000.00
Reserve Fund	250,000.00
Undivided Profits	32,895.86

\$ 1,282,895.86

TOTAL ASSETS \$12,112,485.65

The combined Assets of the two institutions amount to

\$62,725,995.81

With seventy-two years' valuable experience to its credit, the "Canada Permanent" offers you a financial service that will fully meet your requirements.

Head Office: 14-18 Toronto Street, Toronto, 2.

Branches: Winnipeg, Regina, Edmonton, Vancouver, Halifax, St. John, and Woodstock, Ont.

ESTABLISHED 1855



SATURDAY NIGHT

women's SECTION



TORONTO, CANADA, FEBRUARY 19, 1927



MRS. WILLIAM D. BLACK
Wife of the new Speaker in the Ontario Legislature.
Photo by Pittaway, Ottawa.



MR. AND MRS. HENRY PHILBRICK NELSON
The marriage of Miss Kathleen Sullivan, elder daughter of Mr. and Mrs. Edward Alan Sullivan, Shand House, Beckley, Kent, England, formerly of Toronto, and granddaughter of the late Right Rev. Edward Sullivan, formerly Bishop of Algoma and Rector of St. James' Cathedral, Toronto, and Mrs. Sullivan, Sussex Court, Toronto, to Mr. Henry Philbrick Nelson, son of Mr. and Mrs. Nelson, London, England, formerly of New Zealand, took place on Saturday at the church of Our Lady of the Assumption, Charing Cross, Piccadilly. The Rev. Canon Welch, Southwark-on-Sea, former provost of Trinity College, and Rector of St. James' Cathedral, Toronto, officiated. Mr. Nelson is a surgeon at St. Bartholomew's Hospital.



MISS AILEEN HUGHES
Daughter of the late Sir Sam Hughes and Lady Hughes, of Lindsay, whose marriage took place on Saturday last week in Lindsay.
Photo by Ashton and Chapman.

Love Dramas of the Peerage The King and the Pretty Haymaker

IF EVER woman was born to romance it was surely Lady Sarah Lennox whose beauty and witchery nearly won for her a crown as England's Queen; and who, after ostracising herself from society by an unhappy love-affair, lived to become the mother of heroes and to end her days in tragic loneliness.

With the passionate blood of the "Merry Monarch" in her veins, and dowered with the beauty of her great-grandmother, Louise de la Querouaille, she had for parents that Earl of March and that daughter of Lord Cadogan, who as children were summoned from the schoolroom to the altar to pay by their marriage a wager lost by their parents.

As a child, the daughter of this romantic pair—who parted at the altar, never to meet again until Lady March had blossomed from the unattractive schoolgirl into the loveliest woman of her day—gave such promise of rare beauty that she was the pet of the Court, and the acknowledged "sweetheart" of King George II, who was never happier than when playing the squire to his "little fairy."

For a few years her little ladyship disappeared from the Court and her romps with "Mr. King," as she called him, to return a young lady of such surprising beauty and grace that she was at once installed as Queen of the Royal Court, with every gallant at her feet.

Horace Walpole raved of her charms. "She is more beautiful," he wrote to a friend, "than you can possibly conceive"; while Lord Holland exhausted his superlatives in trying to describe "the finest complexion, most beautiful hair and prettiest person that was ever seen, with a sprightly and fine air, a delicious mouth, remarkably fine teeth, and the most exquisite bloom in her cheeks."

At sight of the new beauty, "fresh from the wilds of Ireland," the King's grandson, and soon to be his successor on the throne, tumbled head over ears in love with her.

He was her shadow everywhere, wrote her the most amorous of billets-doux, and blushed furiously while he poured his clumsy compliments in her ears. And the hotter the Prince's passion grew, the cooler was Lady Sarah's response. She told him frankly that she preferred the company of her dogs and squirrels to his; and even when he put on his crown she treated him, as he sadly confessed, "with no more consideration than a lackey."

In his despair he at last confided his passion to Lady Susan Strangways, imploring her to speak for him to her friend, and to tell her that "she is the fittest person in all the world to be my Queen."

But his wooing by proxy proved as ineffectual as his personal protestations. Meeting Lady Sarah Lennox, a few days later, in the palace corridor, he asked shyly: "Has your friend given you my message?" "Yes, sir," was the demure, half-coquettish answer. "Well—and what do you think of it? I implore you to tell me frankly, for my happiness hangs on your answer." "Think of it, sir?" answered Lady Sarah; "why, nothing," and away she skipped from the Royal presence, a song on her lips.

But George was much too infatuated to lose heart at this rebuff. When Lady Sarah had the misfortune to break her leg while hunting, he was distressed with anxiety, and sent his couriers racing one after another to bring him the latest news of her condition; and when restored to health, she returned to Court he was as inseparable from her as before her too frank avowal that she thought "nothing" of his wooing.

That she herself had already repented of her ungraciousness her changed attitude seems to prove. When the King's mother showed her strong disapproval of her son's love-making, even to the extent of carrying him off from her side at a State ball, Lady Sarah began to pit strategy against the Princess's more open methods.

When the King took his daily ride he rarely failed to encounter his lady-love decked in some bewitching costume; or to see her, rake in hand, looking coquettishly up at him as he passed, from the hayfields adjoining Holland House. It is even said that more than once she had stolen rendezvous with him in the palace itself, in the guise of a serving maid.

In a foolish moment she had said "No" to the crown of a Queen of England; she showed now that she by no means despaired of a renewal of the offer, which she would not refuse a second time. So essentially feminine was the coquettish Lady Sarah!

But her penitence had come too late. For, before George repeated his offer, his hand was disposed of by his mother to the unlovely Princess Charlotte of Mecklenburg-Strelitz.

There is still to be seen the letter Lady Sarah wrote to her friend, Lady Susan Strangways, when she was stunned by this unkind blow of Fate. "I shall take care," she wrote in her wounded pride, "to show that I am not mortified to anyone. The thing I am most angry at is looking so like a fool, as I shall do. If he was to change his mind again (which can't be, though), and not give me a very good reason for his conduct, I would not have him; for if he is so weak as to be governed by everybody. I shall have but a bad time of it. Luckily," she adds, "I did not love him, only liked him. Nor did the title weigh with me. So little, at least, that my disappointment did not affect my spirits more than an hour or two."

In such a spirit did Lady Sarah try to show a brave and smiling face to the world, and to hide the aching of her heart. Bravely did she play her role; and when, in robes of white velvet and silver, her dainty head crowned with a tiara of diamonds, she appeared as one of the bridesmaids of her lover's homely Princess, she carried herself as proudly and bore as smiling a face as any lady present at the Royal nuptials. For Lady Sarah Lennox was by no means the woman to break her heart over a lost crown. She was young, she was supremely beautiful, and she could pick and choose among the coronets so many lovers were ready to lay at her feet.

To one and all, however, she turned a deaf ear, until one day the world of fashion awoke to learn that the woman who might have been Queen had actually given her hand to Sir Thomas Banbury, an almost unknown country squire.

Then followed a few years of rustic happiness with which she professed herself well contented. She wrote to her friend, Lady Susan: "Who would not be happy with a pretty place, a good house, good horses, greyhounds for hunting, so near Newmarket, what company we please in the house, and £2,000 a year to spend. Good husbands are not so common; at least I see none like my own and your description of yours, from which I reckon that we are the two luckiest women living."

And she would probably have spent the rest of her days in such bucolic happiness had not Lord William Gordon, of the handsome face and courtly manners, come

into her Eden to steal away its peace. Why she succumbed to the fascinations of the Scottish lordling who shall say? It is sufficient to record that one morning Sir Thomas awoke to find that his bride had donned and the Scotsman with her.

Then followed for the timeworn three months of a fool's paradise from which they at last awoke when Good William, under pressure from his family, left the woman he had begged to find a refuge under her brother's roof at Goodwood, divorced by her husband, deserted by her lover.

Over the days of darkness and penitence that followed we must draw the curtain of pity; and only raise it again when we find Lady Sarah's hand sought in marriage by that fine soldier and gentleman, the Hon. George Napier, who cared nothing for her past so long as he could win the woman he loved. In vain she tried to dissuade him. "He knows I do love him," she wrote, "and being certain of that he laughs at all else."

Thus it was that one August day in 1782 Lady Sarah Lennox stood at the altar with her gallant captain, with whom she was to spend the happiest years of her chequered life and to become the mother of six stalwart sons, four of them to win laurels on fields of battle, the fifth to win fame as historian of the Peninsula War.

Thus twenty-three happy years passed, then came a widowhood spent in darkness.

One more glimpse we have of Lady Sarah before the end came. She is present at a sermon preached by the Dean of Canterbury in aid of an infirmary for the Mind, and as the preacher describes in moving words King George III, spending his days in darkness amidst the splendours of his palace, the tears stream from her own sightless eyes; and overcome by emotion, she begs her companion to lead her home, as she intones pitifully "Blind, blind—both blind!"

Sea-gulls Inland

A flash of silver wings in the sun,
And I see, with divine surprise,
Hera in the Midlands, quiet and dim—
Sea-gulls up in the skies!

Sea-gulls! I am content no more,
With tame little fields and woods—
My thoughts are set to a rock-bound shore,
The sea, and the sea's wild moods.

God! for a headland far away,
Bare to the autumn gale,
Where the great waves roar, and the wind-whipped spray
Drifts out like a torn white veil.

And the wild white horses toss their manes,
Far out as the eye may reach,
While the sea-birds cry in the winds and the rains,
(The boats moored high on the beach).

Back go the sea-gulls, splendid and free,
In rhythmic, ordered flight,
And my heart goes with them, home to the sea,
As I watch them out of sight.

—Teresa Hooly.

Hills

I will go walk along the leaming hil's,
Where sun and shadow meet—and the swift clouds
Chase one another at their own sweet wills.

The lark's song—and the bleating of the sheep—
With the Wind-voices calling down the sky,
Dim hollows folded closely in for sleep...

The crescent moon, hung in the sapphire night—
The myriad stars—and in the quietude
Peace—that is there enthroned upon the height...
—M. E. Mason.



MOLLE LENGEN, THE FAMOUS TENNIS CHAMPION
Who has recently returned to France with \$100,000 earned in her professional tour in the United States.



All-Day Comfort

WOULDN'T it be nice to know you could walk about, all day if necessary, *in comfort*, wherever you are. People get decidedly more pleasure in walking when they wear the

Cantilever Shoe (For Men, Women and Children)

There are reasons for the exceptional Cantilever comfort, but they are all based on this essential point:

The Cantilever is designed with a knowledge of the structure and functions of the foot. It is made to harmonize with the foot in action and in repose.

The natural result is a restful ease which you may never have experienced before.

This is combined with a graceful simplicity of line and a beauty of finish which give a distinctively well-shod effect.

The most convincing proof of this is to try the shoe on your foot a few minutes. No obligation.

CANTILEVER SHOE SHOPS

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MONTREAL, Keefer Bldg., St. Catherine
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SUDBURY, Stafford, Ltd.
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Break — those Fetters



IF it has been your lot to be chained to a hand-iron Tuesday after Tuesday—year after year—break the fetters—take the step *now* that will bring you freedom.

Let a Simplex Ironer do your weekly ironing. With it there is no standing for hours no wrist or back aches no expenditure of the last ounce of strength. You sit comfortably at the Simplex and *actually enjoy* the short time necessary to do your week's ironing.

Not only is it easier but your ironing is done in a fifth of the time and at considerably less cost. Also, every piece, every garment is beautifully done—better in finish and with considerably less wear and tear on your finer linens and laces.

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I INSIST on telling again that we have had a lovely winter. I never remember more sun than we have had this year—or rather this season, for it is not only the sun of 1927—but from force of habit some gloomy people who write for the newspapers use the same old phrases about the winter being unregretted, etc. For my own part when I get letters from friends mentioning that they have had bad weather on the Riviera and elsewhere I chortle to think of the sun and the bright skies we have had.

Unusual Winter

Joseph Johnston, who made a brilliant speech, and Ernest Raymond, whose book "Tell England" has overshadowed all that he has done since. The two last named proposed and responded to "The Land We Live In." Mr. Johnston speaking as a Scot in London and making the room ring with laughter, and Mr. Raymond speaking as an Englishman for the duration of the dinner and ending with the explanation that he is really Irish. Ernest Raymond is enormously tall, with a thoroughly Irish face, and his war record included being a chaplain. He has since resigned



LADY CRAIG OPENS NEW SCHOOLS AT BELFAST
Sir James Craig, the Premier of Northern Ireland, and Lady Craig (right) at Everton P.E. Schools in Crumlin Road, Belfast, after the opening ceremony which Lady Craig performed. Left are Major Hall Thompson and Mrs. Hall Thompson.

and the lovely views we can enjoy without spending our money travelling abroad in search of these delights.

Now I have done my duty by the weather and have placed on record my own appreciation and can turn to other matters.

ONE is always hearing of people going to Canada to discover for themselves what the country is like, or revisiting scenes with which they were once familiar. The latest news of an interesting traveller is that

A Woman Traveller Miss Philippa Bridges, F.R.G.S., is to go to the Dominion in a few weeks; not, however, that this is her first visit as she lived for a time in British Columbia before the war.

Miss Bridges, author of books and a contributor to some of the best English periodicals, such as Blackwoods and the Cornhill, and to daily papers, made quite a sensation by her journey across Central Australia and her book on experiences. She went alone from Adelaide to Darwin, and among other experiences travelled six hundred and fifty miles on the back of a camel. My one experience of riding a camel was in the desert, a day's journey from Algiers, and for that reason I have a feeling of respect mingled with wonder for anyone who could make so long a journey by the aid of the camel. Miss Bridges is the first white woman who has crossed the Main range of Papua, and she knows other out-of-the-way parts of the world as well.

As far as her Canadian trip goes Miss Bridges tells me that she wants to combine a writing and lecturing tour, and as the subject of farming for women is one of her chief interests she hopes to study the situation in Canada at first hand.

THE 168th anniversary of the birth of Robert Burns was honored here by quite the best dinner at the kind I have ever attended. Not only the dinner itself

The Burns' Dinner was good, which after all is no novelty, but the

standard of the speeches was so high that it will be difficult for the organizers of the Burns' dinners in other years to surpass this success. The President was Dr. J. M. Bulloch, formerly editor of "The Graphic," and a well-known literary critic, and among the chief guests were the Marquis of Huntley, who is well over eighty and a distinguished figure. Sir Johnston and Lady Forbes Robertson, who retain their hold on the affections of the public to an enviable degree. Mr. and Mrs. John Drinkwater (the latter proposed the immortal memory of Burns), Sir Robert Blair, the Rev.

John Adeock, the editor of The Bookman, Mrs. Frank Collier (Wife of Belinda Stich), Judge and Mrs.



Where dinner is an adventure long remembered

GO INTO any of the great hotels or clubs in mid-day or of an evening when the soft lights twinkle on glistening silver, and you will see an old, old friend gracing the tables or being borne majestically on high by the waiters who move so silently to and fro.

"Canada Dry!" Somehow you know that no other ginger ale could be quite so much at home amid such distinguished surroundings. It adds an aristocratic, crowning touch to every meal and makes it something to linger over and remember.

Thousands upon thousands of men and women now drink this fine old ginger ale regularly at luncheon and dinner because of this very reason. They know that it gives even the simplest meal something of the sparkle and splendor of a dinner at a great hotel or exclusive club.

A wonderful flavor and matchless quality have made this fine old ginger ale the sensation of New York and leading capitals throughout the world.

“CANADA DRY”



Made in Canada by J. J. McLaughlin Limited
Toronto and Edmonton, Established 1890.
In U. S. A., Canada Dry Ginger Ale, Incorporated, New York

Noble, and Mr. Sidebotham, who is one of the most brilliant of London journalists.

TALKING of plays Sir Gerald Du Maurier has "struck oil" again in the new play at the St. James' Theatre, "Interference," which I

have not yet seen,

A New Play is described so enthusiastically by a critic of mine

acquaintance who does not err on the side of charity, that one feels it must be extraordinarily good. Melodrama, if you like, but super-melodrama! However Gerald du Maurier is so immensely popular that even if the play were less entertaining than it is he would be sure of a rapturous greeting at each appearance. An actor whose audience calls him "Gerald" is someone well above ordinary mortals.

Mary MacLeod Moore

The poor dear dead have been laid out in vain,
Turned into cash, they are laid out again!
Hood on a Diary



Cuticura Soap Refreshes And Beautifies

The skin and hair. Regular use of Cuticura Soap, assisted by Cuticura Ointment when required, invigorates and preserves the skin and keeps the scalp in a healthy, hair-growing condition. Nothing better for keeping the skin fresh and clear and the hair live and glossy. Sample Pack Free by Mail. Address Canadian Dept. "Monogram," 74, Montreal. Price, 35c. Postage 10c. Cuticura Shaving Stick 25c.

February 19, 1927

SATURDAY NIGHT — "The Paper Worth While"

31

Here and There in the Old World
*From Grave to Gay
From Lively to Severe*

AT THIS very critical time for British interests in China everything depends on Mr. O'Malley, Counsellor of the British Legation in Pekin, who has been in Hankow, negotiating with Eugene Chen and the South-

ern forces. To those used to the old diplomacy it will come as a shock to learn that such delicate work and interests and issues so vast are in the hands of a man still under 40. He is, in fact, 38; a tall, quiet man with a rather abrupt, but humorous, manner, and no love for social occasions—this, again, is a departure from the old days, when the only use that could be found for the young men in the Diplomatic Service was to put them to entertaining the wives of influential foreigners! At other times they were little more than confidential office boys to the sedate old buffers who pulled the strings of States.

But all that sort of thing is abhorrent to Owen St. C. O'Malley, who has always thrown himself into the most interesting work his department could offer. He has a good record and a wide experience. When only 30 he was private secretary to Mr. Leverton-Harris at the Ministry of Blockade—he had, of course, tried to go to the Front, but he was much too valuable to lose. He was so successful stopping contraband of war passing through Switzerland, when in the Northern Department, that he was put on to the same negotiations with Holland. By the end of the War he was second-in-command of the Department, and had worked his way—metaphorically, not literally—to the Baltic.

This was the most hectic period of the Russian revolution; and Bolshevism took up all his time. Indeed, it is his specialty. Only two years ago he went to Russia for a tour of personal inspection, and was feted like a prince by the Soviet authorities—a circumstance which did not in the least blind him to the realities of Bolshevism and the world-revolutionary aims of its leaders.

Most of what the Foreign Office knows about the leading Bolsheviks and their activities is based on the brilliant report he wrote on his return. Borodin and all the anti-Great Britain company are old enemies of Mr. O'Malley's—which is why he, rather than anyone else, was sent to Pekin to checkmate their efforts to stir up the Chinese against us. But, apart from that, he was already looked upon as "one of the best draft-writers in the Foreign Office."

While he thus attends to the solid work of diplomacy, his wife ably seconds him in her own sphere. She is a first-class hostess, and more than makes up, in all social activities, for his retiring disposition. They have three children—the only people, besides his wife, to whom Mr. O'Malley unbends. Though the eldest is only thirteen, they are all in China with their parents, and are extracting more enjoyment than is their father out of the delicious excitement of riots and bloodshed!

ONE of the most polished specimens of European civilization is Mr. Eugene Chen, the new Minister for Foreign Affairs at Canton, China, says the "Daily Mail". Dignified members of the Chinese community

contemplate him with a shudder. Mr. Chen has nothing Chinese about him, unless it be a slight cast of countenance which is by no means convincing. He was born in Trinidad, and at one time during his chequered career as an anti-British journalist it suited him to claim British nationality.

He looks Western, but he hates the West. His brilliant eyes blaze viciously behind his gold-rimmed spectacles when he pillories Great Britain for her Imperialistic sins and his slender hands excitedly saw the air. His command of English is well nigh perfect when he talks; he writes it far better than many native sons of Britain.

Mr. Chen wears white spats below his carefully creased trousers. He is a credit to his London tailor. He quotes Kipling and Hardy with easy confidence. Some of his ironic despatches, indited from the Foreign Office at Canton, are real masterpieces of English prose. His brain is undoubtedly the alest of any at the command of Canton's Russian tutors. Mr. Chen is, of course, a great patriot. Yet he takes no chances. When I go to see him in his secluded room at the Terminus Hotel I must pass "gunman" at the door—a little Canarian sergeant in khaki whose automatic is always poised in his right hand.

Nor could Mr. Chen's daughter—charming though she is—be hailed by the flower of China's population as

Our Man in China
 in Hankow, negotiating with Eugene Chen and the South-



Tissue-thin, transparent diamonds . . . they have saved women a billion dollars

SYMBOL of value—the diamond-shaped Lux flakes! Symbol of purity—their transparency!

Each year from the diamond mines of the world come thousands of gems worth fifty million dollars. Yet department stores say truly: *In the last ten years Lux diamonds have saved women twenty times that sum—probably more than a billion dollars!*

Millions of silk stockings and sheer lingerie saved from dangerous alkali and hard rubbing—for, of course, in these tissue-thin transparent Lux diamonds there can be no

alkali! Miles of tub silks kept from yellowing! Thousands upon thousands of woolens saved from shrinking! In such ways Lux has piled up its savings to Canadian women.

Today women who first found Lux perfect for fabrics know that it frees hands from the "dishpan look." No longer does dishwashing make their hands red and rough. And one teaspoonful is plenty.

In every country of the world Lux is sold only in the familiar Lux boxes never in any other form. Lever Brothers Limited, Toronto.

If it's safe
in water
it's safe in Lux

representative of their country. Fresh from an American college for women, Miss Sylvia Chen wears the latest Paris fashions with true Western grace. She entered Hankow with her father, clad in well-cut riding breeches, to the great discomposure of the local Chinese dignitaries.

Mr. Woo, the mild, spectacled young secretary to Minister Chen, is another finished product of European tutors and tailors. And there are many like him, equipped with tags of speech which divide them into two classes—the "Cheerios" and "See-you-later."

They are a thousand miles removed from Chinese ways of living. At Kuling, for one night, they stayed at a Chinese hotel. No more. Next morning, with one accord they moved down to the best European hotel.

Hankow was warned in advance to provide them of its best. Steam heat, brass bedsteads, and a private bath were some of the little essentials required by the officials when they arrived at the Terminus Hotel this week. Their motor-cars are the finest in the city.

All of which is magnificent, but the puzzled people of Hankow say it is not Chinese.

THE little "smiling" Duchess, to use the hackneyed description, must surely now and again contrast her present great position, and all that it entails, with the simplicity of her not very distant girlhood. For though the Strathmores are amongst the oldest of the Scotch nobility and descendants of ancient kings, and haunted Glamis is one of Scotland's most historic castles, they are not rich, and the daughters of the house were not brought up to great luxury. Like most

other girls of her age, Lady Elizabeth was put on a small allowance when she first came out, and like most of them, too, she had to think twice when considering the purchase of new frocks and hats and all the other et ceteras of dress. And then suddenly a wave of the magician's wand and she becomes the third lady in the land, the mother of a child who is third in succession to the throne, and homage, comfort, luxury, and pretty clothes follow as the prerogative of her position. And a great battle-cruiser is equipped for the express purpose of conveying her and her husband, together with their suite and five hundred trunks and cases, across the world, where a whole continent is eagerly awaiting their arrival and laying itself out to do them honor.

WITH Mussolini on the one side, and His Holiness the Pope upon the other, the women of Italy seem to be going through a bad period in the matter of dress.

Poor Italian Ladies To a casual observer making comparisons with the women of other countries, they would seem perhaps to be—in general—the most quietly and modestly dressed of any. Yet Mussolini, relying on the help of a committee of highly-placed ladies, of whom the Queen of Italy is one, has already threatened a standard dress for them, and now the Pope, in a letter addressed to the Archbishop of Cologne, speaks most strongly against the immodesty of the present fashions. He states, "It is deplorable that dresses destined to cover up the body should have become the means of offering the young a stimulus to sensuality. Women of to-day forget their dignity, and offend against modesty. That is why we shall let no opportunity pass to indict modern fashions

as a source of evil, and in the name of our Apostolic authority to condemn this shameful attitude of the women who follow these indecent fashions." With both Church and State ranged against them they do not appear to have much chance of escaping the standard dress. What a depressing thought; and how could it possibly be enforced, even by the all-powerful Fascisti? Anyhow, would it be only for public appearances, or would women be subject to inspection at all times; even in their own homes? How odd it seems that the fiery and passionate Italians can consider submitting to such dictation while the phlegmatic English would never put up with it!

IT IS popularly supposed that the term "old tabby" is, or used to be, given to old ladies because of their fondness for tabby cats. Not a bit of it!

Old Ladies and Tabbies Nor would it be right to say that cats were called "tabby" because of the old ladies who owned them, says the "Daily Mail".

The reason lies far away down the road of history and takes us to the times of Haroun el Raschid and Richard the Lion-heart.

From immemorial galleys have brought the fabrics of the East across the Levant to the coasts of Europe. Muslim came from Mosul. Dimitry from Damietta. Sacrimonte was Saracen silk from Diarbekr, the great walled city of the Kurds, and Damask from Damascus.

Outside old Bagdad, on the opposite side of the River Tigris from the Bagdad of to-day stood the suburb of El Tabbyana. In that suburb, without the famous circular walls of the city of the Caliphs, was manufactured a rich and heavy black and white watered silk known to the markets of Europe as "Tabbi."

Queen Elizabeth is recorded as wearing a "Tabbi" dress. Mr. Pepys called "old Tabbies". The cat probably takes the same name because its fur is of a similar black and white watered design.



The Young Modern

Will appreciate the smart three hole tie pictured this week. Rose-tan Calf, a new shade just received, is particularly smart. We have it in patent leather as well.

Price \$9.00

New spring styles arriving daily.

H. & C. BLACHFORD
LIMITED
286 YONGE ST. SOUTH OF DUNDAS ST.

Special Announcement KING EDWARD HOTEL SUNDAY AFTERNOON MUSICALE

During the Tea Hour on the Parlor Floor, 4:30 to 6 p.m.
ROMANY OPERA COMPANY
JAMES QUARRINGTON—Baritone.
Main Dining Room, 6:30 to 8 p.m.
SYMPHONY ORCHESTRA—LUIGI ROMANELLI, Director.

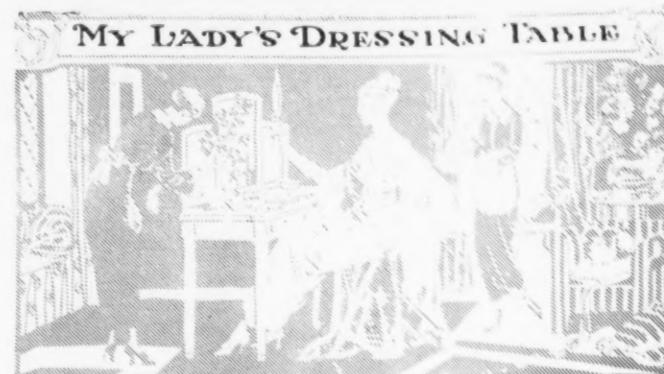
THE SECRETS OF A LADY'S MAID

Celesteine—
It is Milord. But
Mademoiselle need not
be nervous—she always
looks her best, thanks
to Icilma.

A Distinguished Caller

Icilma Cream is used in the highest circles because of its perfect purity. It contains nothing that can possibly harm the skin; everything that must improve it. Exquisite in its delicate Bouquet perfume, the fine texture of Icilma is the logical choice of the truly fastidious woman. A natural beautifier and the perfect base for powder.

Icilma Cream



NEARLY every week a scientific discovery is announced which brings help or healing to distressed humanity. In the first week of February, it was Dr. Ernest J. Stevens of San Francisco, speaking in Pittsburgh, who startled and encouraged his hearers by declaring that he has cured broken bones by the use of colors. Each of us has an aura or soul color, says Dr. Stevens, and each organ of the body has its hue.

He does not answer easily enough by giving my own favorite scent, but would you like the girl or woman who loves me?

Some girls who like both verbena and lavender water;

Others like girls who cannot bear perfume;

Others like to make a flapper friend add some of my bath salts;

"Do you want a nice fresh scent, something subtle?" I asked.

"Yes, subtle, of course!" she answered.

Now lavender or verbena would not have suited her taste at all. I gave her my own especial bath salts brand, and she was delighted.

You should use scent to suit your type.

Why not write to me enclosing a very short description of your tastes and type, and let me suggest a scent for you? But you must be very careful to suit yourself.

There are women whose very presence suggests the simple fragrance of the violet or rose; others whom you would naturally advise to buy the subtler forms of perfume.

I seldom suggest a really heavy scent unless a girl especially asks for it, and I shun like poison the perfume that clings to the room long after you have left it.

* * *

Correspondence

T H E I am really sorry to seem disobliging, but your inquiry regarding cocktails and liqueurs leaves us without a word in reply. You see, our department is cold creams, hair tonics and perfumes. We simply don't know a thing about cocktails—except that some of them have cherries in them. So, you will just be obliged to write to the Front Page of the Financial Editor to find out what to do. In fact, I think we should have a Beverage-Editor to give advice on such subjects. If you only wanted to know about the proper shade of rouge to use with an olive skin we should be very much at home. Wishing you luck!

Marjorie. Away back in the month of October, a fashion photograph found its way to this column and was published therein. It was a photograph of a pair of garters and we have no idea where it came from or how those garters were made. Yet, ever since the photograph appeared, inquiries have been pouring in, as to how those admirable garters are to be made. We really know nothing about the matter, but, if you will send us a stamped envelope, we shall be glad to forward you the name of a shop where such garters are sold. All the photographs used in this column are of a "fancy" nature, and no directions for manufacture can be supplied.

Ethel. For the hundred-and-eleventh time I advise the book "Watch Your Weight," by Lafe Peters, which is two dollars in price and may be ordered from any bookseller. This volume is a key to the calories and tells you just how to avoid if you wish to attain your proper weight. Everyone seems to be reducing nowadays. It is the popular sport and the fat woman is hopelessly out of date. So get to work at once on giving up the calories and you will find that you feel ever so much better. Most of us eat too much, you know, and you'll find that exercise and diet will work the desired change.

It is a pity that women, as they grow older, adopt grey or brown or black as their favorite colors. Brown, of an earthy time, is time-worn, says Dr. Stevens, and is likely to prove depressing. However, there are blues and browns—and almost any brown will prove becoming to a girl with brown eyes and hair to match. The vogue for artificial flowers proves in useful here. A rose in pink or golden tones or a geranium of scarlet tinge will make a welcome spot of brightness and enliven a whole costume. By the way, these artificial flowers are to be more popular than ever and will lend a variety to woman's attire which will add to the gaiety of nations.

As to the "aura" it gives rise to many speculations. I know a charming person of varying mood. Can it be that she has a plaid aura?

Why do our joys depart?
For ears to seize the heart?
I know not. Nature says,
Obedy and Man obeys.
I see, and know not why,
Thorns live and roses die.

Lander

Valerie

Why?

Why do our joys depart?
For ears to seize the heart?
I know not. Nature says,
Obedy and Man obeys.
I see, and know not why,
Thorns live and roses die.



The art of smoking charmingly is the secret of dental prosperity for one's teeth. That is why Pepsodent, used in the manner also universally placed by experts, these days, near the top of the list of modern beauty aids.

Film—Enemy of Your Teeth and Your Smile

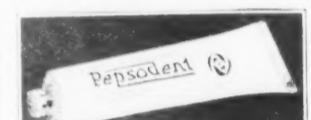
To Which many serious tooth and gum disorders are charged

Send Coupon for 10-Day Tube

In a film that forms on teeth, science has discovered what is believed to be the cause of decay and scientifically attacks the gums. It multiplies the alkalinity of the saliva. And meets, thus, in all ways, the exactments of modern dental science.

On dental advice, people are adopting this new way of tooth cleaning. Obtain Pepsodent, the quality dentifrice, at drug stores. Two months' supply at moderate price. Send coupon for today's tube. Use twice every day. See your dentist twice each year. Make it a habit.

**FREE 10-DAY TUBE
MADE IN CANADA**



FREE— Mail coupon for 10-day tube to The Pepsodent Company, Dept. 1359, 191 George Street, Toronto 2, Ont., Canada. Only one tube to a family.

Name _____
Address _____

PEPSODENT

Dental Dentifrice—Removes Film from Teeth



From the
man's viewpoint

H E may thrill to your smartness yet never notice the cut or color of your gown. But should he glimpse the slightest trace of unsightly hair—the whole impression is spoiled; he classifies you from then on as a woman lacking in fastidiousness.

Avoid this unfair criticism. Keep your underarms, forearms and neck clean and fresh with the depilatory famous in France for over one hundred years. X-BAZIN! Safe, easy to use, delicately fragrant, X-BAZIN leaves your skin petal-soft and white. X-BAZIN does not coarsen, darken, or encourage future hair growth. And it takes but a few minutes to perform its important duty. Be fair to your beauty! Use X-BAZIN.

Made in Canada by
HALL & RUCKEL, INC.



X-BAZIN

Famous French Way of Removing Hair

Price 50 Cents
OBTAINABLE AT DRUG CREAM
Wholesale Agents for Canada
Steckhouse Ltd., 35 St. Francis Xavier St., Montreal

**ROBINSON & CLEAVER'S STANDARD
QUALITIES OF IRISH LINENS AT
EXCEPTIONALLY LOW PRICES**

IRISH HOUSEHOLD LINENS
Heavy Plain Cream Linen Sheetings, by the yard, width 72 inches, \$1.10 per yard. Extra Heavy
Corded and All Linen Duckback Towelling width 24 inches, 50 per yard. Cream Linen Tea or Glass
Towelling, 22 per cent. cotton, 30 per yard.

SHIRTS AND COLLARS
Cut, made and laundered in our own workshops.
Best quality materials used throughout. Soft
Fronted Shirts, Mercerised Twill, \$1.50.
Zephyr and Oxford from \$2.50. Linen from \$1.10. Poplin
\$1.75 each. Linen faced Collars \$3.00 per dozen.

Delivery of Goods is guaranteed. Orders of
over \$10.75 Carriage Paid by Parcel Post to
destination, or by steamer to port of landing.

**ROBINSON & CLEAVER
BELFAST**

The Home of Irish Linens
NORTHERN IRELAND.

Inner cleanliness is as important as outer cleanliness.

ENO'S
TRADE
"FRUIT SALT"

taken regularly—a dash in a glass of water—keeps you clean within.

For the Bathroom—
EDDY'S
"Navy Toilet Tissue"

NAVY TISSUE is soft and absorbent and, like all Eddy tissues, is manufactured under the most exacting sanitary conditions.

Each roll of "NAVY" Tissue is guaranteed to contain 700 sheets. Quality and Economy combined.

NAVY

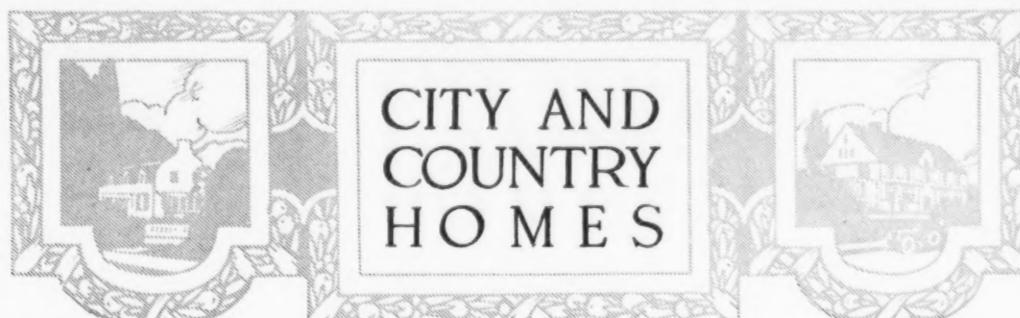
Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

"Just a Snack" becomes a tasty meal with H.P. SAUCE

H.P. imparts to the cold meat, cheese or sandwiches such a wonderfully appetising flavor.

H.P. is rich, thick and fruity — you never tire of it.

**An English Cottage Design**

By Walter Stuart Pavey, Architect

HOW enchanting," would be the exclamation on seeing a home such as this along some quiet English byway. So it would be, too, if built in a pretty Canadian suburb, and here one would have a plan complying with the most modern ideas of convenience and efficiency, such as would hardly be expected in its old world prototype.

This home would be highly practical and economical to build and to maintain. Notice the elimination of

form a simple trellis against stucco walls or plain wooden fences. The uprights may be tacked to the wooden fence and the horizontals woven in and out to form the desired pattern and tied firmly with raffia. The uprights may be attached to the stucco or cement wall if it is done before the cement hardens.

The bamboo makes a pattern on the plain wall surface. It may be used instead of iron wire or wood to give a simpler and more delicate effect than either of these. Besides this, it gives enough support so that clinging vines such as clematis and turquoise-berry,

Repot palms and pot-bound cinerarias.

Syringe often in the greenhouse to keep down red spider.

Bring in to 50 deg. F. lilac, deutzia, bleeding-heart, mock orange, for Easter bloom.

Keep Genista, cineraria, calceolaria, Erica, at 70 to 45 deg. F.

Prune trees and shrubs outside before the buds begin to swell. Do not prune lilac, forsythia, weigela, dentaia, Japanese quince, tree peony, most spireas, and viburnums until they have finished blooming, for they bloom on buds formed last fall.



AN ENGLISH COTTAGE DESIGN

Clark's Pork & Beans

Pork and Beans is pronounced by all to be a better food—a wholesome, nourishing and delicious meal for children. Clark's celebrated Pork & Beans are unequalled.

Note the label the legend "Ages Approved" which guarantees the quality of the pork used. This guarantee is given with all Clark's Prepared Foods containing meat.

NURSERY STOCK

Flowering Shrubs Fruit Trees
Vines Evergreens Bush Fruits
Roses Bulbs Strawberries
Perennials Asparagus

Direct from Grower to Planter.
Send for valuable free catalogue.

**The McConnell Nursery Co.,
PORT BURWELL, ONT.**

**Before long — Gardens!**

Give yours a bit of thought in advance, for greater enjoyment later. Let us help you now before we're swamped by Spring orders. Write or telephone today, for your copy of our new FREE booklet on plants, shrubs and ornamental trees. It contains complete planting instructions.

**STONE & WELLINGTON
THE FONTHILL NURSERIES**
Established 1887
Phone Main 1109. Toronto 2, Ont.

waste space in halls and attics, where twining vines such as honeysuckle and akebia, may be trained against the walls. They are very few vines which actually climb without any support.

The living room, which is large and well lighted, contains a fireplace and inglenook, anything more cosy than which would be difficult to imagine.

In accordance with the English idea of making the garden an integral part of the home, a garden doorway has been provided in the dining room. A hedge screening the kitchen entrance greatly increases the desirability of this feature.

The kitchen, which is entered from the outside through a small entry containing a refrigerator, is a compact, efficiently laid-out room, from which quick and easy access may be had to the basement stairs, main hall, rear entrance and through a pantry replete with cupboards to the dining room.

The second floor plan, which is commendably simple and straightforward, provides for four good size bedrooms and a central bathroom.

Get flats prepared for seeds to be started indoors. A light open soil with plenty of manure is essential.

If you have no soil ready and it is frozen outside use a pick and get a

Prune shrubs which bloom on new wood, such as grape, hydrangea, rose of Sharon, H. P. roses, mock orange, and so forth.

Spray lime and sulphur for scale and fungous diseases.

Put half a barrel over one plant of rhubarb, to force.

For indoor decoration bring in sun and water branches of Japanese quince, forsythia, cherries and other fruits, cornelian-cherry, and benzoin. Pussy willow and winter witch-hazel should be in bloom outside already.

For Fine Sweet Peas

SWEET PEAS can hardly be started too early in the season, but much of their success depends upon their making strong root growth while the weather is still cool and reaching flowering size before the advent of settled hot, dry days. In this situation is found the reason for the fall planting of seeds which is practised along the Atlantic seaboard south of Philadelphia, and the advice to growers farther north to get Sweet Peas in just as soon as the ground can be worked in the spring.

Where only a limited number of



PLANS FOR THE ABOVE HOUSE

You Need this Convenient Table

YOU can put your Peerless folding table away almost any place—easily, inconspicuously. And when you want it for any purpose whatever—for sewing, writing, tea or bridge just take it out and stand it up. It's strong, handy and attractive.

Tables of leatherette, green felt or green linoleum. Models square and round in sizes from 24 ins. to 48 ins.

Sold by leading furniture dealers.

HOUDIN & COMPANY, Limited
London & Ontario 9

PEERLESS FOLDING TABLE

In the choice of a color scheme for the stucco walls and quaint slumped gambrel roof, it would be well to adhere to the original English manner of using low-toned shades, which, although lacking the stronger individuality of the Mediterranean styles, enhance the effect of coziness on which this type of house depends.

Readers desiring further information regarding the plans and specifications of this house should communicate with the architect-director, Walter Stuart Pavey, 380 Richmond Street, London, Ont. Copyright 1927, MacLean Building Reprints, Limited.

Feed roses and callas with liquid manure.

Start canna. We no longer like these in round beds cut in the lawn, but they can be effective in a water-side planting where a tropical or exotic effect is wanted.

For a Trellis

BAMBOO comes about 6 ft. high purchased from the florist or nursery can be used effectively to

CHASE & SANBORN'S CHOICE JAPAN TEAS

SEAL BRAND — Produces a pure, delicate flavoured tea of unusual brightness and strength that will appeal to all lovers of uncolored Green Tea.

INDIAN CHIEF — A medium priced tea of exceptional flavour and strength.

In Half and One Pound
Airtight Packages. 95



JAPAN GREEN TEA
CHASE & SANBORN MONTREAL

A "whole-meal" biscuit endorsed by doctors and dietists.

Weston's DIGESTIVE

SEPCO
Automatic Electric Heater Means Hot Water Always!

This is the time of the year when the hot water problem is most trying. The Sepco Automatic Heater provides an inexpensive source of heat and hot water at all times. Illustration shows the automatic type of heater. An "ON" and "OFF" switch is provided so that the heater may be turned off if the water is too hot. The tank is thermostatically controlled.

Sepco gives you hot water

Made in Canada and fully guaranteed.

Sepco Automatic Electric Heaters, Ltd.
Factory and Main Office
39 Richmond Street East, Toronto, Canada.

**It glistens!**

It isn't a task to keep the toilet bowl as clean, white and shining as new. It's easy to remove those unsightly stains, marks and incrustations. Use Sani-Flush. See the bowl glisten with cleanliness!

Just sprinkle Sani-Flush in the bowl. Follow directions on the can, then flush. That's all. Simple, isn't it?

And Sani-Flush really cleans. Gets down into the hidden trap where a brush never can reach. Banishes foul odors too. Harmless to plumbing connections. It's an easy, pleasant task to use Sani-Flush. Saves time. Keep it handy in the bathroom always.

Buy Sani-Flush in new pail-top can at your grocery, drug or hardware store, or send 35c for catalog.

Sani-Flush

Cleans Closet Bowls Without Scouring
HAROLD E. RITCHIE & CO. LTD.
Toronto, Canada

**Your Own Ice Plant**

Install a Universal Cooler in your refrigerator and know the satisfaction of having sufficient ice at all times and for every occasion.

UNIVERSAL COOLER

Low in installation cost—economical of operation—pays for itself. Fits your present refrigerator.

UNIVERSAL COOLER CO. OF CANADA, LIMITED
Howard Ave. Windsor, Ont.
Detroit, Mich.

Universal Dealer in Toronto
BEATTIE MCINTYRE LTD.
72 Victoria St., Toronto, Ont.

A TOWN RESIDENCE
with all the comforts and
refinements of home.

Whether your stay is
permanent or temporary, you
will enjoy the freedom of the
luxurious reception rooms and
lounge, the delightful restaurant
facilities and the atmosphere of
dignity and distinction.

Alexandra Palace
(An Apartment Hotel)
University Avenue, Toronto
Telephone Main 9097
Personal Director of Mr. H. H. Harris



Lady Beaverbrook and her daughter
will return to Montreal from California
in March to sail for England.

Mrs. Gladys Dawson of Oshawa Gardens, Toronto, entertained at luncheon on Thursday of last week for Mrs. Reginald Parmenter before the latter's departure for England.

Major and Mrs. Arthur Hill, of
Montreal, have been recent visitors in
Toronto.

Mr. and Mrs. Gordon Ober, of
Toronto, and Mrs. Jane Dean left on
Saturday of last week to sail for
France.

**ASHLEY &
CRIPPEN**

PHOTOGRAPHS

STUDIO ON YONGE STREET

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PHOTOGRAPHS
TELEPHONE MAIN 1034

J. Kennedy
22 BLOOR ST.
TORONTO
CAMERA PORTRAITS

STRICTLY FIRST CLASS
48th
WITHROW
OLDEST CANADIAN TOURS
TO EUROPE, JULY 1, 1927.
England, France, Italy, Spain, Portugal, Greece, Switzerland, Italy.
MUCH MOTORING
Motor car and BEST berths, all on upper deck
SMALL PARTY—20—Great Advantage
Illustrated Booklet—F. Withrow, B.A., 20 Wyndham
Park, Toronto. Illustrated \$1.00.
Ask no. 8 America, S. Africa, Med. Cruise Jan. 1928



MRS. GRAYSON D. BURRESS
Before her recent marriage, Miss Margaret Watson, daughter of Mr. T. H. Watson of St. George Street and Bernard Avenue.
—Photo by Charles Aylett.

The Misses Bissell, of Toronto, celebrated at luncheon on Thursday of last week for Mrs. John Buffay of Dallas, Tex., New York.

Mr. and Mrs. T. H. Wood, of Toronto, spent a week in Europe, and returned two months ago.

His Honour the Lieutenant-Governor, Ontario, and Miss Ross were patrons of the 19th Handicrafts Chapter, Toronto, recently.

The Right Honourable Bishop Bowes-Lyon, of Keelewood, arrived in Toronto on Thursday of last week to be the guest of his sister, Mrs. Ammon Davis, St. Leonard's Avenue, Lawrence Park.

Mrs. G. Howard Ferguson, wife of the Premier of Ontario, entertained at her residence on Wednesday afternoon of last week for the wives of the Conservative members from out of town at her residence on Poplar Flats Road, Toronto. Mrs. William D. Ross received with Mrs. Ferguson. Mrs. Ross was wearing a becoming gown of ecru-colored moire with panels at the side lined with fur, and hat of a color with gold. She wore a wrist of kid gloves and pearls for ornament. Mrs. Ferguson was charming in a smart frock of cinnamon satin over brocades of the same shade. Miss Cumming of Bracknell, a sister of Mrs. Howard Ferguson, was smart in black taffeta with lace. The hostess Ferguson was dressed in a blouse of tulip and tulipette with a profusion of other Spring flowers. In the dining-room, Mrs. Henry of Mimico and Miss Foster, of Henry, poured tea and coffee. The table was done with a green Venetian cloth and garniture. Shellfish, canardine with pâté, and a basket of Spring flowers were served on the centre of the table. The waiters in the dining-room were Miss Alice Langstaff, Miss Bell, Miss Dickinson, and Miss Helen Dunnill of Kemptville. A very delightful time was spent by the guests.

Mrs. W. D. Ross, wife of the Lieutenant-Governor of Ontario, and Miss Ross will be in Ottawa on Saturday of this week to attend the opening of the Ontario Legislature.

Mrs. Ferguson, Burke, of Toronto, entertained very delightfully at the King Edward on Monday of this week for the wives of the Cabinet ministers of the Ontario Legislature.

Mr. and Mrs. Max Haas are staying at the residence of Mr. and Mrs. Stephen Haas on St. George Street, Toronto, during the absence of the latter, who are at Palm Beach, Florida.

Mrs. Alfred Rogers, Jr., was the guest of Miss Anna Mae Hess, of St. George Street, Toronto, last week prior to sailing with her stepfather, Major Thomas Hess, on Saturday, for Cannes, France, where she will be the guest of her mother, Mrs. Hess.



The Life of Your Sewing Machine

Use only oil from the old fashioned oiler, and the accompanying wall chart "How to Care for Your Sewing Machine" will do better work with less effort. "How to Care for Your Sewing Machine" contains instructions and a list of other household machines. Also provides tips to clean parts and keeps them from rusting, and how it makes the paint and enamel strong. A complete and detailed guide to maintaining your sewing machine. Includes a list of household items that should not be used on your machine, such as kerosene, gasoline, and paint thinner.

THE INDUSTRIAL COMPANY LTD., Women's Work Dept., 33 Years of Continuous Service

Clean, polish and press like furniture.

Wring cloth in water.

Apply liniment to clothes.

Rub clothes with soap and water.

Polish with wax cloth.

FREE

3-in-One

Protects Rust OILS Clean & Polish

100 PER INSERTION

All Notices must bear the Name and Address
of the Sender.

BIRTHS

HALL, Al, Senator, died February
16, 1927, at his home, Ottawa, Ontario.

ENGAGEMENTS

Mr. and Mrs. Robert White, of
Vancouver, announce the engagement of
their daughter, Elinor, to Mr.

Daniel Roland McInnes, a son of the
Honorable and Mrs. Edward McInnes.

Mr. and Mrs. Eric Harvey, of Cal-

gary, are leaving shortly to join Mrs.

Harvey's parents, Mr. and Mrs. F. N.

Southam, of Montreal, who are at

Pasadena, California, for the remainder

of the winter.

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That's what a mother wrote about her child, who has been on Virol since birth. And you should see this boy — bright, intelligent and rugged. A thriving young citizen who will grow up into a sturdy man. The effects of Virol on ailing children are almost miraculous. All the vitamins essential for growth and development are in Virol. If your child is not strong and healthy, try Virol. Go to your druggist today—buy a tin of Virol and commence feeding your child Virol and milk—there is no better food for children, while for adolescents and nursing mothers Virol is without equal.

Forty million prescribed portions of VIROL were given last year in 2000 Hospitals and Infant Clinics.

39

VIROL



Many a handsome woman has come to us with skin injured by using preparations that give a temporary relief and leave a lasting damage. Hiscox preparations are healing, modifying and beautizing, and very��sistantly work effectively. We have practised for thirty-five years, with increasing public confidence. For Pimples, Blackheads, Acne, Cystic, and other Redness, Wrinkles, Crowns, Sallowness, Hollow Cheeks, Freckles, Burns, Eczema or any non-infectious skin trouble, consult us.

CONSULTATION FREE

WRITE OR CALL

All Correspondence Confidential.

**SUPERFLUOUS HAIR,
WARTS AND MOLES**

Permanently removed. As this work requires attendance at the Institute, we prefer to write and get full particulars of the case before making appointment. CONSULTATION FREE.

Write for Booklet "X" FREE.

HISCOTT INSTITUTE, LTD.,
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To be lovely:
use the preparations of
ELIZABETH ARDEN

SCIENTIFIC PREPARATIONS which aid and stimulate every natural function of the skin, which keep the tissues vividly healthy, and so make you lovely, too. An Elizabeth Arden Treatment is based on three fundamental steps. Cleansing, with Venetian Cleaning Cream; Toning, with Arden Skin Tonic; and Special Astringent. Nourishing, with Orange Skin Food or the delicate Vesta Cream. These same three steps, which supply every need of the skin, should be a part of your daily care of the skin at home.

Elizabeth Arden's
Venetian Toilet Preparations
are on sale at

HENRY MORGAN & CO., LTD., Montreal
THE ROBERT SIMPSON CO., LTD., TORONTO
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MARION LIMITED, Halifax
THE HODSON'S BAY COMPANY, Calgary
Edmonton, Vancouver, Victoria, Winnipeg
and at other smart shops all over Canada

ELIZABETH ARDEN
675 Fifth Avenue, New York
15 Old Bond Street, London
1 rue de la Paix, Paris



A wedding of spring-like beauty, which because of the prominence of both families concerned aroused very wide interest, took place in Lindsay on Saturday, 12th February, in the First United Church, when Miss Aileen Victoria Hughes, daughter of Lady Hughes and the late Sir Sam Hughes, K.C.B., was united to Mr. James Freeman Clarke of Boston, son of the late Mr. and Mrs. Elliot C. Clarke. The officiating clergyman was Rev. T. E. Holling, who was assisted by the Rev. Canon Marsh of St. Paul's Anglican Church, Lindsay.

The church, filled with guests from far and near, was fragrant with spring flowers, and as Miss Hughes, on the arm of her brother, General Garnet

Hughes, and the bride, made their way down the aisle, the organ played "The Wedding March."

The bride's going-away frock was a becoming violet-blue crepe de Chine in cape effect, and opening over a pink satin vest. The tight skirt was gathered in the front in folds, tying there

in bows. The hat was a white lace cap with a pink rose.

The church was filled with guests from far and near, and the bride and bridegroom were surrounded by a large number of out-of-town guests, who had arrived on a special train, returned to Toronto in the same way, being accompanied by the bride and bridegroom, who then proceeded to New Hampshire to spend a week in the bridegroom's country home there before leaving on their long journey to Indo-China. They will sail on 26th February from Vancouver by *Impress of Canada*. The first part of their four months' honeymoon they plan to hunt tigers, afterwards visiting India and Japan.

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There's only one quality of MAGIC BAKING POWDER and that's the highest

Made in Canada NO ALUM E.W. GILLET CO. LTD. TORONTO, CAN.



Mr. and Mrs. Julius Griffith, of Vancouver, are being much feted in Montreal. Mrs. Bernard Coghlan entertained on Tuesday evening of last week at dinner in their honor, and later with her guests attended the hockey match at the Forum. On the following Thursday Mrs. Walter Molson entertained at luncheon at the Mount Royal for Mrs. Griffith, and on Friday Mrs. E. de B. Panet entertained at bridge in her honor.

Mr. E. Desbarats and Miss Josephine Desbarats, of Montreal, recently spent several days in Quebec and were guests at the Chateau Frontenac.

Mrs. Alex. Paterson, of Montreal, and her little son have left to spend a month at Aiken, South Carolina, where they will be the guests of Mrs. Paterson's mother, Mrs. Percy Cowans, of Montreal, who has taken a house in Aiken.

Mr. William McMaster, and Mr. and Mrs. D. S. McMaster, of Montreal, sailed on Saturday of last week from New York in the *S.S. Empress of France* for the Mediterranean. Before returning to Canada they will also spend some time in Paris and London. They expect to be abroad for three months.



The captivating, subtle touch for evening use. Renders a delicate, soft appearance to the complexion, arms, neck and shoulders.

GOURAUD'S ORIENTAL CREAM
Made in White. Fleshy, Refined
Send for Trial Size.
Ferd T. Hopkins & Son, Montreal



Motorists say Murine refreshes dusty Eyes instantly

Motoring fills the Eyes with dust and makes them feel hot, tired, heavy. An application of *Murine* after driving will instantly refresh your Eyes and wash away all irritating particles. Try this harmless lotion. It's so cooling, soothing, invigorating! At your druggist's.



New Wardrobe Overnight!

Wear all the new shades as quick as they come in style. It doesn't take money—just a few cents worth of dye. Get out your old, dull or faded garments now—tomorrow you'll have a closet full of fashionable clothes!

Perfect results right over other colors. Dye your curtains, hangings, spreads, too. Give your underwear delicate hints. All easy, if you use *real dye*. Use original Diamond dyes.

FREE now, from your druggist: the Diamond Dye Encyclopedia; simple directions, wonderful suggestions. Ask for actual piece goods color samples. Or big, illustrated Color Craft free. If you write Diamond Dyes, Dept. 27, Windsor, Ont.

Diamond Dyes

Make it NEW for 15cts!

Mrs. E. C. Monk, of Ottawa, is visiting in Toronto, guest of her daughter, Mrs. Allan McPherson.

Mrs. Percy Cowans, of Montreal, has taken a house at Aiken, South Carolina, and with her daughter and son, Ruth and John, will spend the remainder of the winter there.

Miss Margaret Davis, of Ottawa, is spending a few weeks at Highland Inn, Val Morin.

Mr. and Mrs. F. N. Soutain, of Montreal, are in Pasadena, California, for the remainder of the winter. Before leaving they visited their daughter, Mrs. K. K. in Hamilton, Ont.

Lady Norton, of Winnipeg, will spend the early spring in England.

Mrs. O'Connor, of Ottawa, has recently visited in Montreal, guest of her mother, Lady Taft, of the de Neiges Board.

Mrs. Jean Wilson, of Montreal, recently entertained at a house party of Lac Brûlé, her guests including Mrs. Andrew MacLean, of Toronto; Mrs. John C. Webster, the Misses Dorothy and Betty Molson and Miss Jessie Casgrain, of Toronto. Miss Wilson and her guests were at Lac Brûlé for a week.

Mrs. Archibald Fraser, the Canadian Minister of Justice, entertained at his residence on Wednesday afternoon of last week for Madame Armand Lavergne of Quebec, who was her guest.

Miss Frances Preston, of Quebec, recently has been visiting Mrs. Clegg, in Westmount.

Miss George Carter is again in Burlington, Ontario, after a visit to her mother, Mrs. Robert Linton, in Montreal.

Mrs. Walter Lyman, of Redpath Crescent, Montreal, entertained at a small house dance on Friday night of this week for her daughter, Miss Beatrice Lyman.

Major L. C. Goodeve, D.S.O., R.C.A., Mrs. Goodeve, and Miss Joan Enid Goodeve, of Ottawa, sailed on Friday of last week in the *C. P. S.S. Montreal* for Liverpool, England.

Colonel and Mrs. G. S. Rennie, of Hamilton, Ontario, are spending the sessional months at the Roxborough, Ottawa.

Mr. William McMaster, and Mr. and Mrs. D. S. McMaster, of Montreal, sailed on Saturday of last week from New York in the *S.S. Empress of France* for the Mediterranean. Before returning to Canada they will also spend some time in Paris and London. They expect to be abroad for three months.

Major Charles Scott, of Montreal, was a recent weekend guest of Sir George and Lady Garneau, in Quebec.

Mr. and Mrs. John Morrow, of Montreal, are sojourning in Atlantic City.

Sir James and Lady Dunn, of Bathurst, N.B., were among the passengers in the *S.S. Montairn*, which arrived in Saint John, N.B., last week-end.

Hon. Judge Albert Sevigny, of Quebec, entertained recently at dinner for Mr. J. Strois, who was leaving for Liverpool, England.

Miss Babette Lyon, of Paris, France is the guest of her grandmother, Mrs. Lyon, of Drummond Street, Montreal, after visiting Miss Lulu Doucet in Quebec.

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Mrs. Arthur Ives Anglin was hostess on Wednesday at her residence, Orange Street, Saint John, at a farewell tea for Mrs. Daryl Peters, who, with her husband, is leaving Saint John to reside in Montreal. Spring flowers adorned the tea table, over which Mrs. W. A. Lockhart presided. Those who assisted in passing the dainty refreshments were Miss Jean Angus and Miss Viola McAvity. *Bridge* was played during the afternoon and prizes were awarded to Mrs. John E. Sayre, Mrs. Gerald Anglin, Mrs. Daryl Peters and Miss Edith White.

Dr. Murray McLaren, M.P., and Mrs. McLaren left Saint John on Tuesday for Ottawa to remain until the end of the Parliamentary session.

Rodier Fabrics

Present New Chiffon Weight Wools—Embroidered and Printed Silks

A GAIN Rodier has wrought a transformation in the fabric world. With the magic of his art, the infinite skill of his craft, he has produced woollens so supple and fine as to imitate muslins and silks in their texture. They would seem like marvels for museums, only that they are so decorative and so pleasant to wear. Many of them are embroidered after the style of the old Persian fabrics.

Their very names betoken fabrics of surpassing suppleness — muslikasha, tuslikasha, hindikasha, toilikasha, prices \$6.50 to \$15.00 a yard.

The new mosaic tweeds and kashaspuns woven with patterns are important for coats and sports dresses.

Rodier Silks Show the Hindu-Persian Influence

Large rayed sun-discs, irregular waved lines and herringbones after the manner of those Persian patterns you'll see in museums adorn chiffons and georgettes and crepe silks. Magnificent chain stitch embroidery riots in color on certain fine soft silks.

\$4.95 to \$15.00.

The sketch shows: Tuslikasha, Mousli-kasha, Hindikasha.

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Wherever we go, wherever we dine, our food is soft, creamy, tempting — robbing our gums and teeth of the stimulation they need so much.

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THESE delicious dinners with their succulent viands and creamy coverings are the cause of most of the stubborn troubles that beset our gums and teeth today. Soft, modern food is cheating the gums of the exercise and stimulation they need to keep in perfect health. And rough, fibrous foods, nature's own stimulant for our gums and teeth, are practically absent from our diet.

How massage and Ipana help the gums to health

To supply the stimulation not given by present-day food to quicken the flow of blood through the tiny capillaries that nourish the gums—the dentists are urging gum massage with the tooth brush. Hundreds and hundreds of dentists recommend that the massage be done with Ipana Tooth Paste after the usual cleaning.

This gentle stimulation and Ipana's ziratol content will make the gums more resistant to disease. For ziratol has been used for years by dentists in their practice, to restore tone to the gums and to allay bleeding.

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We'll gladly send you a ten-day tube, but a full-sized tube from your nearest drug store will prove beyond doubt all that Ipana can do for the health of the gums and teeth. Even if your gums never bother you, Ipana will aid you in keeping them healthy, and it will make your teeth brilliant.

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Kindly send me a trial tube of IPANA TOOTH PASTE, without charge or obligation.

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